

The Independent.

"EVEN AS WE HAVE BEEN APPROVED OF GOD TO BE INTRUSTED WITH THE GOSPEL, SO WE SPEAK; NOT AS PLEASING MEN, BUT GOD WHICH PROVETH OUR HEARTS."

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Mary in the Cave.

BY LOUISE DUNHAM GOLDSBERRY.

LITTLE Child, Little Child, thy silken head lying
Between my breasts,
Thou art the Promise to the broken reed of Israel.
My body cradled thee, my heart sung o'er thee,
Under the solemn witness stars alone I bore thee—
Oh, what is this that I should be the nursing mother
Of my God!

Little Son, Little Son, I hear the cold winds crying
Around a tree,
And thou and I, we twain carry a gruesome load;
Shut thy sad eyes, thy mother's kisses falling
Shall hush to thee the piteous dead voices calling—
Oh, what is this that I shall pluck the nails from these
sweet hands

And baby feet!

Little Child, Little Child, the milk dries on thy lips;
All in my bosom
Thy naked limbs lie warm upon my heart.
Breath to breath we sleep, the clamoring world afar,
Thou and I, we twain under the keeping star—
Oh, what is this that thou art Son and Savior,
My little child!

CINCINNATI, O.

A Mystery.

BY VIRGINIA WOODWARD CLOUD.

THE secret of all Glory, He,
Upon that first, great night,
Hid where no man might henceforth see
Nor read a star aright.

The secret of all Wonder, He,
Upon that first, great day,
Within the bosom of the sea
Encompassed for aye.

The secret of all Beauty, He,
Upon that pristine morn,
Closed from all questioning to be
In the first flower born.

And lo, of these His secrets three,
To-day, oh, love of mine,
I, all unworthy find the key,
Within this hand of thine!

BALTIMORE, MD.

A Suggestion of Personal Duty.

BY WAYLAND HOYT, D.D.

THERE, on the terraced hillslopes, near to Bethlehem, some shepherds are keeping watch about their flocks. The Oriental night is lustrous with its stars. I do not myself believe it to have been a wintry season; rather, I think, the air was genial and the breezes were soft.

But, suddenly, the stars are dimmed by a better brightness. It is as if the midnight were changed to noon. Out of the strange splendor, and with exquisite melody, a single voice sounds, as of a choral leader: "For unto you is born this day, in the city of David, a Savior, which is Christ the Lord." And then the shining spaces get swiftly populous. To the angelic leader sweeps a vast, angelic throng. Then swells a majestic and thunderous burst of harmony. From angelic rank is flung to angelic rank the acclaim magnificent: "Glory to God in the highest, on earth peace, good will to men."

Then the celestial radiance fades. The old unbroken sky bends down. The old stars gleam. The vision and the music end.

But it all has been. And what has been is charged, as all great blessings are, with duty. That duty the shepherds recognize and accept at once. "And it came to pass, as the angels were gone away from them into heaven, the shepherds said one to another, let us now go, even unto Bethlehem, and see this thing

which is come to pass, which the Lord hath made known to us."

Do you not seize the duty the vision brought? It is plain enough. "Let us now go and see," the shepherds said. The duty the vision brought was—a personal investigation.

Think a moment. The splendor of the vision, and the burst of the angelic song must have had, immediately, some effect upon those shepherds, even tho they had refused to go and see; even tho they had said the radiance was but unusual lightning, and the music but the chanting of the Temple choirs yonder in Jerusalem, heard with singular distinctness, because the air chanced to be very clear. The vision and the music would, at least, have compelled them to the decision that they would not go and see; and compelling them to that decision it also would have bound them to the results wrapped up in it—of missing sight of, of never finding the Holy Child, lying there in the lowly manger.

It is a very solemn matter—this inevitable effect of some sort, of blight or blessing, which the facts emerging in our lives must have on us. Men often think they will live on as tho no Holy Babe had ever been born in Bethlehem; as tho no Christ had ever come into our world. But, plainly, this cannot be. The simple fact of Incarnation, that Christ has made advent into the world, obliges some result in every one of us. The vision of the angels brought to the shepherds the great duty of personal investigation. And the presence of Christ in history, brings to every man a duty similar. And even tho a man refuse to lay hand to the duty, he cannot so decide, except the reaction of such decision be written in himself.

Yes, my friend, just as the flaming vision made claim on the shepherds for personal investigation, so the presence of Christ in human history, of whose advent that vision was the august accompaniment, makes claim on you for your investigation as to your personal relations to this Christ.

Jesus Christ is a character in history too great to be flippantly slighted. Consider his sinlessness, his sacrifice, his tremorless telling of the facts of the other life the heart so longs to know, his claims. Consider, he is the only being who has substantiated character, assertion, claim, by Resurrection.

Consider what empire he has held over the lordliest intellects. "The blessed and only potentate, the King of kings and Lord of lords"; "over all, God blessed forever"; "the great God and our Savior"; "who, being in the form of God, thought it not robbery to be equal with God"; it is thus St. Paul writes of him. And no wider, more sinewy, more controlling mind has thought and wrought than that of the Apostle.

"Everything in Christ astonishes me. His spirit overawes me, and his will confounds me. His ideas and his sentiments, the truths which he announces, his manner of convincing, are not explained either by human observation or the nature of things." It was thus the great Napoleon spoke of Christ.

Here is a snatch from the will of Shakespeare:

"I commend my soul into the hands of God, my Creator; hoping and assuredly believing, through the only merits of Jesus Christ, my Savior, to be made partaker of life everlasting."

He of the "myriad-mind," thus prostrated himself at the feet of Christ.

Wrote Daniel Webster:

"I believe Jesus Christ to be the Son of God, and I believe there is no other way of salvation than through the merits of his atonement."

The one who tells it declares this incident trustworthy: "The perfect man has not yet come, but is to come," said Mr. Emerson. "Thee will acknowledge, Friend Emerson," said Mr. Whittier, "that Jesus is the most perfect of all men who have yet appeared?" "Yes," replied Mr. Emerson, "that I admit."

"Thee will acknowledge," continued Mr. Whittier, "that we have not yet reached the standard which the life of Christ has set before us?" "Yes," replied Mr. Emerson, "I suppose that must be granted." "Then," said Mr. Whittier, "ought thee not to receive this as the perfect life until the more perfect makes its appearance?" And Mr. Emerson cast his calm, blue eye into the empty space, and was silent. "Ah, the more perfect than Perfect cannot be found."

Surely such a Christ is worthy the most earnest thought, the most investigating inquiry, the most searching questioning as to whether the self be in right relation with him.

Now, in this Christmas time, when the record of the vision and song of the angels, because the Christ had come, specially challenges attention, what worthier, nobler thing can any man possibly do than follow the example of the shepherds and yield to the duty of personal attention to this Christ, and his imperial claims?

PHILADELPHIA, PENN.

Lord Tennyson.

REMINISCENCES AND APPRECIATIONS.

BY THE VERY REV. F. W. FARRAR, D.D.;

DEAN OF CANTERBURY.

I.

I HAVE been requested by the editor to write some papers on men of eminence whom I have known; but before I begin to do so I wish to make one or two preliminary remarks, in order to obviate any misconception.

1. One is that the desire to catch were it but a glimpse of those who have deeply influenced their generation is in no sense petty or ignoble. Without being an abject hero worshiper, every man or woman of cultivated intelligence takes an interest in even seeing men of unquestioned greatness, the chief figures in the age in which they have lived. The famous and the supremely gifted are, after all, very few in number. There are among us many inch-high distinctions and petty altitudes. Doubtless to the eyes of beings loftier than human, our whole race, apart from its spiritual destinies, may wear the aspect of a low and level plain. They may think that to us, who move upon its surface, "every molehill is a mountain, and every thistle a forest tree." To us, however, it is only given to measure men in relation to their fellow-men, and we see at once how very small is the number of those who rise even to fugitive eminence, much less to permanent supremacy, among their kind. Further than this, our passing estimates are often rectified as years go on, and men who filled a large space in the eyes of their contemporaries are often much dwarfed in the estimate of later generations. This is, perhaps, specially the case with statesmen, and others whose greatness is often mainly of an official character, dependent on status more than on genius. There are inns in England now called "The George and Cannon," which were originally named in honor of the brilliant George Canning when he was Prime Minister; but before a generation was over George Canning was so comparatively forgotten by the common multitude that the name "The George Canning" had to them become meaningless, and had to be changed into something of more popular significance. Voltaire

"Lived long, wrote much, laughed heartily, and died"; and the poet supposes that he will be

"Praised perhaps for ages yet to come."

How immensely did he loom upon the imagination of his own generation! how comparatively small is the space which he occupies in ours!

Still, we can only take the estimates which seem in our own days truest to ourselves; and when we re-

gard a man as very great we are all glad to come into contact with him, however casually. If we have been unable to see him with our eyes, it is a pleasure to us to do so through the eyes of others. Dr. Wright accidentally describes how he went to see Milton in his old age, poverty, neglect and blindness. It may seem a trifling matter, but would we willingly give up the glimpses we thus gain of the poet

"who rode sublime
Upon the seraph-wings of ecstasy?"

as he sat "in his small house up one pair of stairs, in an armchair, in his room hung with rusty green, in black clothes, pale but not cadaverous, and his hands gouty with chalkstones"; or as the painter Richardson saw him in 1671, "sitting in a gray coarse cloth at the door of his house, in warm, sunny weather, to enjoy the fresh air"; or "in a green camblet coat, and no longer wearing his small, silver-hilted sword, but led by the hand by the bookseller Millington"? When we think of the great Kant, do we utterly despise the glimpses of him in his daily walk and his simple meals, preserved for us by his faithful servant? And however much we may laugh at Boswell, who does not rejoice to have gained even from his slunkeyism so vivid a picture of Dr. Johnson?

In order to get rid, *in limine*, of the notion that there is anything necessarily vulgar or trivial in such a refined and modified Boswellism as may seem to be involved in slight reminiscences, let me give one or two instances. When we read the intense lyric of Béranger, "*Les Souvenirs du Peuple*," in which the old grandmother describes how one night she saw the great Napoleon

"Il avait petit chapeau,
Avec redingote grise,"

who does not echo the passionate interpellation of her young audience:

"Il vous a parlé, grand mère,
Il vous a parlé!"

and:

"Le peuple encore le révère,
Oui, le révère,
Parlez-nous de lui, grand mère,
Parlez-nous de lui!"

We may recall, too, how deep was the interest with which Robert Browning looked on a man who had talked with Shelley.

"And did you once see Shelley plain?
And did he stop and speak to you?
And did you speak to him again?
How strange it seems and new!

"I crossed a moor with a name of its own,
And a use in the world, no doubt,
Yet a hand'sbreadth of it shines alone
Mid the blank miles roundabout.

"For there I picked up in the heather,
And there I put inside my breast,
A moulted feather, an eagle's feather—
Well, I forget the rest."

Mr. Browning himself once told me how important and interesting he thought it that the young should have as it were landmarks in their lives, by at least seeing great men who belonged to an earlier generation. "Once," he said, "I was walking with my son, who was then a little boy, in the streets of Paris. We saw an old man approaching us in a long, loose, rather shabby coat, and with a stooping, shuffling attitude and gait. 'Touch that man as you pass him,' I whispered to my son; 'I will tell you why afterward.' The child touched him as he passed, and I said to him, 'Now, my boy, you will always be able to remember in later years that you once saw and touched the great Béranger.'"

2. Next I should like to say on the threshold that no one would more absolutely disdain than myself the ignoble chatter of mere petty gossip, and, above all, of anything resembling that small malign detraction which seems to have a strong attraction for vulgar minds. I shall speak in this paper of Lord Tennyson, and he was intensely and rightly sensitive on this subject. He expressed again and again his disdainful shrinking from the vulgar touch of impudent intrusion. We remember his lines on receiving a certain volume of "*Life and Letters*," to which he prefixed the motto, "Cursed be he that moves my bones."

"Proclaim the faults he would not show;
Break lock and seal; betray the trust;
Keep nothing sacred: 'tis but just
The many-headed beast should know."

Still more passionate was the sense of loathing which he expressed against these "peering littlenesses," in his poem on "*The Dead Prophet*":

"She tumbled his helpless corpse about.
'Small blemish upon the skin!
But I think we know what is fair without
Is often as foul within.'

"She gabbled as she groped in the dead,
And all the people were pleased;
'See what a little heart,' she said,
'And the liver is half diseased!'"

If there was one thing which Tennyson disliked more than another, it was the speaking of matters which belonged only to his privacy. He regarded it as a violation of confidence to make public use of opinions which he had only expressed in the careless ease of private conversation. A writer of some distinction had on one occasion transgressed (as Lord Tennyson considered) the bounds of discretion. He had written an account of a day which he spent at the poet's house, and in this paper had quoted remarks which were in no way intended for the world. "It is the last day," said Lord Tennyson, "that he shall ever have the opportunity of spending at my house."

No such violation of confidence shall appear in anything which I shall say about any of those famous contemporaries who have now "gone to the more in number." I shall say no syllable respecting them to which, if they could come to us once more, they would in the smallest degree object, any more than they would to the exhibition of their photographs.

It will, I think, be admitted that the literary luster of the generation which may be regarded as just past was far more brilliant than that of the present. The years in which Byron, Shelley, Keats, Sir Walter Scott, Coleridge, Wordsworth, Southey, Charles Lamb, Mrs. Hemans, Leigh Hunt, Tom Hood were writing—the years which witnessed the rising fame of Tennyson, Browning, Matthew Arnold, George Eliot, Maurice, Kingsley, Bishop Lightfoot, Dean Stanley, F. W. Robertson, Dickens, Thackeray, Lord Macaulay, Thomas Carlyle, Lord Houghton, Clough, Sir Arthur Helps, Mr. Ruskin, Froude, Cardinal Newman, Darwin, Huxley, Tyndall—and, among our brethren across the water, of Bancroft, Parkman, Longfellow, Emerson, Lowell, Whittier, and O. W. Holmes—were very much richer in literary genius than the present day can pretend to be. We have not a scientific man who can be compared with Darwin; not a novelist who distantly approaches George Eliot; not a historian gifted with the eloquence and vividness of Macaulay; not a poet who can be put on anything like the same level with Tennyson or Browning. I count it among the most conspicuous blessings of my life that my lot has been cast in an age so rich in literary power; and I value it among many choice privileges which have been accorded me that among these men of genius there were not a few whom I have met, with whom I have conversed, whom I have personally known, and with whom I have more or less corresponded. From nearly all of them I have received expressions, always of kindness, sometimes of something more.

It was when I was a youth at Trinity College, Cambridge, that Tennyson's poems first began to master the attacks of critics, and securely to hold the admiration of the world. After the "*Poems by Two Brothers*," which are now so scarce as to be highly valued by bibliographers, his first volume of independent poems had contained some verses which the world will not willingly let die; and many enriched with that consummate gift of insight, melody and poetic expression which at last placed him in a position which can never be disturbed. W. S. Landor has said that a poet rises first slowly and waveringly, then surely and steadily, till at last he is as a bird soaring into the sunlight, which he reflects from every wavering plume.

We sometimes assume that men whose greatness is now universally acknowledged did not have to suffer as the vast majority of authors have had to suffer—and many of them all their lives long—from the ignorant contempt and blatant detraction of critics. Any one who has the least knowledge of literary history knows that those who have been exempt from insolent disparagement have been few in number. Homer had his Zoilus, and Virgil his Bavius and Mævius. It is quite curious to turn over the long-forgotten and dusty volumes of reviews which once lorded it with arrogant insolence over the literary world, and to see how critics, now utterly insignificant and always infinitely shallow, poured the vitriol-venom of their ignorant incapacity and scorn upon men at whose feet the world has long sat to learn. The writers of such critiques, with a hectoring affectation of omniscience, looked down on men transcendently their betters from the whole altitude of their own inferiority. A flea may bite an emperor; a fly may buzz with self-satisfied impudence round the forehead of a high priest. They are despicable; but they annoy. Few authors have had that serene con-

fidence in their own Heaven-bestowed gifts which enabled Wordsworth to regard his abusive critics with the calmest indifference; or which made the fallen Guizot say, when hosts of his opponents thronged to the steps of the tribune in order to denounce him: "*Montez, Messieurs, montez toujours; vous ne monterez jamais à la hauteur de mon dédain!*"

Tennyson was no exception to the rule that poets, more often than not, have to fight their way to recognition. Once, when he was in the zenith of his fame, I was his guest at his delightful Freshwater home, and said that I imagined there were few poets who had secured an earlier or more enthusiastic recognition than he had done. He told me that I was quite mistaken; that in his younger days he had even received anonymous letters about his poems with insulting addresses. Nevertheless, I think that his sensitiveness, and perhaps a consciousness of pre-eminent gifts—analogueous to that which Milton (for instance) possessed, and so nobly expresses—made him unconsciously exaggerate the number of those who did not at once, or fully, accept his claims. But, like Byron, he could turn on his critic with a passion and a power which made him a dangerous foe to attack. When Christopher North, amid some eulogies, had mingled a little depreciation, Mr. Tennyson wrote the stinging lines on "*Musty, fusty Christopher*," which, slight as they are, will be remembered long after Wilson's criticisms are forgotten. Again, when a famous writer, in a volume of poems now little read, had written, with reference to Tennyson's pension:

"Tho Peel with pudding plump the puling Muse."

Tennyson's answer, signed "*Alcibiades*," appeared in *Punch*. It was pointed out to me, I remember, in *Punch* by the late Prof. Fenton J. A. Holt when I was at college, and Tennyson never printed it, tho a few verses of it, very much softened, and omitting all the almost sanguinary satire, are to be found in one of his later volumes. The vengeance, as he himself admitted, was too severe for a line which was nothing more than hasty and ill-considered. I will not quote the verses, tho they are very little known and are tremendously powerful; but it is pleasant to record that, the very next week, the poet regretted the severity into which he had been hurried by his displeasure, and wrote a noble Palinodia. This poem also appeared in *Punch*, under the name of "*Alcibiades*." It began:

"Ah God! the petty fools of rhyme,
Who shriek and sweat in pigmy wars
Before the stony face of Time,
And looked at by the silent stars;

"Who hate each other for a song,
And do their little best to bite
And pinch their brethren in the throng,
And scratch the very dead for spite:

"When one small touch of Charity
Would raise them nearer god-like state
Than if the crowded Orb could cry
Like those who cried Diana great;

"And I too talk, and lose the touch
I talk of. Surely, after all,
The noblest answer unto such
Is perfect stillness when they brawl."

I knew the eminent and kind-hearted author of the offending line, and I knew Tennyson; and it is pleasant to add that in later years, both privately and publicly, they spoke of each other with mutual kindness and respect, and that the son of the aggressor became a warm friend of the poet, and received from him the honor of a dedication. In mellow years Lord Tennyson's attitude toward criticism is expressed in the lines on "*A Spiteful Letter*":

"Here, it is here, the close of the year,
And with it a spiteful letter,
My name in song has done him much wrong,
For himself hath done much better.

"Rhymes and rhymes in the range of the times!
Are mine for the moment stronger?
Yet hate me not, but abide your lot,
I last but a moment longer.

"Greater than I—is that your cry?
And I shall live to see it.
Well—if it be so—so it is, you know;
And if it be so, so be it!"

Nor was it only the poet who knew how to defend himself. I well remember the criticism in *The Times*—I know not who wrote it—on the "*In Memoriam*." It was in the usual style of criticisms written *de haut en bas*—in which the inferior partly snubs and partly condescends graciously to patronize his betters; but it ended with an utterly ignoble passage, in which the writer, incapable of understanding the spirit of a noble

friendship, talked sneeringly of Arthur Hallam as the "Amaryllis of the Chancery Bar." I do not think that Lord Tennyson ever deigned to notice this stupid and malignant vulgarism. It was amply punished in an admirable address to the workmen of Brighton by F. W. Robertson,

LONDON, ENGLAND.

The Baptism of Clovis, Christmas Day 496.

BY ETHELBERG D. WARFIELD, LL.D.,
PRESIDENT OF LAFAYETTE COLLEGE.

THE French people are preparing to celebrate, with an enthusiasm which only they know how to exhibit, the baptism of Hlodowig* on Christmas Day in the year 496. We are prone to ridicule the tenacity with which French patriotism clings to old Frankish memories. It obviously makes a great deal of difference whether we call the fierce chieftain of the Salian Franks by his German name, or soften it into the French form of Clovis; and whether we speak of his great successor as Karl or Charlemagne. But, on the other hand, the composite Frenchman owes an immense debt to his Frank forebears, and has a right to be proud of his ancestry. The secret of our feeling is perhaps found in the suspicion that the object of all this enthusiasm is to claim not so much descent, but inheritance; and not only inheritance, but a sole inheritance. The Frenchman does not want to be a Frank, rightly enough, too; but he wants the Frank to be only an embryo Frenchman, which fate forefend; and he wants all the Frank-land to be France. In the present celebration we think we see one eye fixed on the grim old warrior of the fifth century, and the other on Alsace and Lorraine. The old hero deserves better of posterity. He was the instrument of a great political combination. And his baptism is the focal moment of that epoch-making union of pagan power and Roman ecclesiastical influence which recovered law and order for western Europe. Such an event is worth turning back fourteen hundred years to contemplate.

The end of the fifth century saw not merely the final collapse of all pretense of a western empire, with the setting aside of Romulus Augustulus by Odoacer, in 476, but the settling down of the west of Europe into four Teutonic kingdoms, under the powerful influence of Roman law and civilization. The Ostrogoth in Italy and the southern slopes of the Alps, the Visigoth in southwestern Gaul and Spain, the Burgundian in southeastern Gaul and upon the northern slopes of the Alps, were already deeply interpenetrated with the thought and life of the great Empire which they had helped to shatter. They too had accepted the sovereign claims of Christianity, not, however, in its orthodox form, but in the Arianism which had been brought to them by the preaching of Ulfilas. Northeastern Gaul and the valley of the Rhine was occupied by heathen tribes of the as yet disunited Franks, when Childerick, Chief of the Salian Franks, died in 481, and left a somewhat uncertain inheritance of authority to his fifteen-year-old son, Hlodowig. The Franks were no longer the vast uncounted horde of wild forest tribesmen, who had first brought the Frank name to the knowledge of the Roman world. As early as the middle of the third century an army of Franks, moved by one of those wild impulses of emigration which are so inexplicable, had marched in a compact mass, with no purpose but to glut itself with war and rapine, across Gaul, Spain, the Straits of Gibraltar, eastward across North Africa, till it lost itself to the knowledge of men in the deserts of Arabia. And somewhat later in the same century (279), another party broke forth from Pontus, where they had been induced to settle to protect the frontier from other Germanic tribes, and seizing a fleet, which they found in the Black Sea, set forth on a wild anticipation of the voyages of the Vikings. Through the Bosphorus and Hellespont they made their way into the Mediterranean and ravaged many a tempting spot upon the too confident coasts of Asia, Europe and Africa. Content with their spoils, they passed the pillars of Hercules and steered their way in safety to the homelands at the mouth of the Rhine. Exhausted by these and later descents upon the Roman world, in which they had fought with indiscriminate fury with Gaul and Roman, with kindred Teuton and barbaric Hun, the Franks of the end of the fifth century were but a

poor remnant of their early race. They were shut off, moreover, from the Germanic kingdoms of the south by a remnant of Gallo-Roman power, which Syagrius had gathered about the still beautiful city of Soissons.

Hlodowig had in his veins the vigor of the best of the old blood. He speedily asserted his claims to kingship over the four thousand fighting men of his own tribe, won the Riparian Franks to close alliance, mastered in a sudden burst of barbaric fury the little realm of Syagrius "King of the Romans," demanded the fugitive king from Alaric II, King of the Visigoths, with whom he had sought refuge in Toulouse, and when he received him, slew him, and so filled the northeastern corner of Gaul with a permanent Germanic kingdom in the year 486.

There must have been something in this lad of twenty, who had so quickly carved out for himself a kingdom, to impress men. We know but little of the next ten years of his life except that the Gallo-Roman Church turned to him as to a possible ally, and that one of the great churchmen, who are the glory of that age, Remigius (St. Remi) Bishop of Rheims, directed his prayers toward his conversion and his policy toward his utilization as a counterpoise to the Arianism of the Germans of the South. The event was fully to justify the faith and judgment of the astute churchman. For the time being he had a hard field to cultivate.

The first step was that so often taken for the same end, a marriage with an orthodox wife. We are only justified by circumstantial evidence in tracing Hlodowig's marriage to churchly influences; but it is certainly strong. Certain it is, that about 493, when about twenty-seven years old, he married Hrothchilde (Clotilda), the niece of Gondebald and Godegisil, who divided the Burgundian realm between them with royal courts at Vienna and Geneva. Hrothchilde was the daughter of another brother now dead, who during his life had possessed a share in the kingdom and made his capitol at Lyons. He had married an orthodox Catholic, and his widow had reared their only child in her own faith under the protection of Godegisil at Geneva. The devout Hrothchilde was used to wean her husband from paganism and to lead him to the gentle ways of Christian life, even as their great-granddaughter Bertha was to lead Ethelbert of Kent to give Latin Christianity its first foothold in Germanic England.

This was not the only marriage which had lifted up the heart of the gallant youth. Theodoric the Goth, whom after ages were to hail "the Great," and who was fast fulfilling in harried Italy his boast that he would so conquer as that the only regret of the subject peoples should be that they had so late come under his sway, asked of him the hand of his sister. Such a tie gave the new king in the far North a dignity that his success in arms could scarcely have secured; the Burgundian match confirmed it. But he was quickly made to feel the instability of his position as the guard of the borderland. The next wave of barbarian invasion rose and smote upon his land. In a great battle the Alamanni fought for the right to share in the booty of the West. The battle was probably fought near the city of Strasburg, in the year 496. For a moment the Franks threatened to give way. In that crisis Hlodowig made a solemn vow that if the God of his wife would give him the victory he would embrace her religion. The tide turned. The barbarian host was hurled back across the Rhine, and the happy victor hurried home to fulfil his vow.

That day of battle decided two fateful things. It decided that the Germanic tribes then in occupation were to have time to assimilate Western civilization. It decided again that the Franks were to give back to Rome a Catholic form of Christianity.

We are not much concerned to-day with the thousands of warriors who joined their king in his great renunciation of heathenism, nor yet with the splendid pageant which Remigius and his brother Principius, Bishop of Soissons, prepared for their royal convert. We can appreciate the wonder of the awe-struck king as he asked, in the portal of the Cathedral, "Is this Heaven that ye bring me to?" We can rejoice in the faithful courage of the Bishop as he bade this cruel warrior "bend low his head" before the cross. But what we are most impressed with is the subtle statesmanship which in this hour fixed a firm foothold for orthodox Christianity in the Teutonic west. From this day a tie of tremendous tenacity bound the Gallo-Roman people, especially the bishops with their wealth of knowledge and spiritual

influence, to the Northern Frank. In the midst of Goths and Burgundians a steady, sapping, disloyal influence was put at work. Hlodowig himself was to reap some of the advantage of this new tie. In the year 500 he smote the Burgundians. In 507 he exclaimed: "It much displeases me that the Goths, being Arians, should own a part of Gaul. Let us go, and God helping, seize their land." And so he swept down, and not far from Poitiers fought with and slew Alaric II. He was not a pleasant ally, nor, indeed, were the other kindred of our proud Teutonic stock. The Church was more true to her high duty than history usually admits. She used her ally for her ends. But she rebuked him for his crimes, threatened him with punishment for his sins, pleaded with him for mercy to his vanquished foes, and bound up the wounds of peoples and of States as best she might.

The wild race of Hlodowig sank beneath lust of conquest, abuse of power, perfidy and self-indulgence. But another branch of the same people entered into possession of the promised power. What the Salian Frank squandered the Austrian Frank recovered, when, after three hundred years, the Pope himself, Leo III, placed the crown of the Western Empire on the brow of Karl the Great in the Cathedral of St. Peter in the eternal city. So the Church fulfilled what she promised, and the Frank kept his vow, and what Christmas Day 496 sowed, Christmas Day 800 reaped.

EASTON, PENN.

One of God's Charades.

BY PRES. WILLIAM F. WARREN, D.D., LL.D.,
OF BOSTON UNIVERSITY.

THIS morning I witnessed a deed that ought to be recorded and rewarded. I had been enjoying an all too rare treat, a morning gallop with Kitty—kindest of little beasts man ever bestrode. I had left her at the stable, and was walking home along Broadway, when, at a crossing, I came upon a knot of twenty or more men, boys, policemen, and standing teams. A sewer main had lately been laid across the street and the hind wheel of an overloaded truck wagon had found in the new pavement a soft place close by the track of the tram, and had sunken so deeply that the horse, great, noble-looking fellow as he was, could not have drawn it out had he been multiplied by four. Drivers, policemen and volunteers had been at work with great timber levers and planks and blocking to pry up the sunken wheel; but the most they had accomplished was to get the end of a scantling nearly under the wheel in such wise that if it could be rolled forward at all, the scantling would make an inclined plane up which the wheel could climb until it should reach the pavement level. With everything in readiness, and all the "pries" at work, the men made a final appeal to the strong and spirited bay to pull once more. Once and again he responded generously, but without effect. Then he desisted and continued to desist, saying good-naturedly but as plainly as ever horse could, that it was useless and inhuman to put one horse, however strong, to do the work of four.

It was now nearly time for the electric to come whizzing down the obstructed track. Something must be done at once. "There is no help for it," said the boss of the trucking teams—"there is no help for it; we shall have to bring on Old Whitey." So the well-groomed bay was led out of his shafts and Old Whitey taken from another loaded wagon. She had by no means the spirited look of the bay. Her arching neck had long since sunken to the general level of her dorsal skyline. Her great ears seemed incapable of motion, and her face was pathetically heavy and sad. Each several hair lay just where the drying from unnumbered sweats had left it, and no two seemed to lie together. Her gaunt hulk was soon backed into the heavy truck's shafts, and the trace-chains made fast to the whiffletree—at first a little too short, then lengthened a bit to give her sea room. Then the driver sprang upon the load and stood in his place, reins in hand. There was no savage jerk upon the bits, no brandish of whip, no blow, no angry yell—nothing but a giving of free rein, and the projection of—what shall I call it? I have heard all sorts of sounds addressed to equine ears by men of many tongues and languages, but this I never heard before. It had for a basis the kiss-like sound so commonly used by American horsemen, yet some way it was peculiarly vocalized with an indescribable guttural explosion that was amazingly penetrating and hu-

* I have used the Frank form of the name. No absolute authority exists for spelling such names as that of Hlodowig. It was usually Latinized as Chlodovecus, we have Hlodowig as a good German form. Clovis is the French historical form; it is the same as German Ludwig, French Louis, and English Lewis. The important thing is that Hlodowig was a Frank, and his name a word of harsh, guttural sounds.

man. It was at once coaxing, commanding, trustful, strenuous, kindly, authoritative, desperate, and I know not what else. Old Whitey at once lifted her heavy ears, and as another and another of these insistent kisses were thrown her, she suddenly took on the aspect of a new embodiment of life. She tested her tackle carefully, she felt the ground over with her feet, to find if there were the slightest points of vantage, she ascertained the central line of dead-weight draft and, swinging herself one point off it to the left, gave a good, generous one-horse power tug at the immovable mass.

In vain.

Then swinging round two points to the right, she gave another, surely a two-horse power lift at the terrible load.

Immovable it remained.

Another coaxing, confident, anxious kiss thrilled through her excited brain—another.

She now fully took in the situation. It was an emergency. She knew what an emergency meant. She had been called on before. She knew she was counted on. She was this man's only present hope. Swinging once more a trifle on the great kingbolt and drawing a deep, deep breath, she suddenly bowed her sinewy neck and bony frame, and with a lunge that would have launched a world had creation been her business, she dashed with straining strides across the twenty feet of treacherous pavement and, trembling in every fiber of her being, landed her inhuman load upon the solid street. Well might the crowd stand breathless, as it did. Such perfect intelligence as to every ounce of help she could extort from the lay of the street, and from the leverage of the kingbolt—I fear also perfect intelligence as to the cruelty of the imposition. Such desperate power of will—such willingness to will desperately; and all—not to escape the lash—all merely to serve and please her master in his hour of need. I could not stop to pat her infinitely pathetic face, nor even to see if her driver gave her unkempt forelock one little approving pull—the tears were rolling down my cheeks and I had to hasten away.

Old Whitey had been counted on, and Old Whitey had met all expectations.

Postscript.—The foregoing illustrates so many things in human life, and is capable of yielding so pointed a moral, that I fear some readers will be tempted to take it for a parable merely. To any such I wish to say that I have reported the incident exactly as I saw it on the open street. It is not a parable, but I strongly suspect it gives us an acted charade whose divine significance men should try harder to guess.

BOSTON UNIVERSITY.

The Advent to Think On.

BY THE REV. J. M. WHITON, PH.D.

It may be that the Church has erred in making the Advent season too retrospective. A great poet has bade the Christmas bells

"Ring in the Christ that is to be."

But the Christ that is to be does not yet engage Christian thought as much as the Christ that was. Expectation of him is not commensurate with his commemoration, altho he enjoined his expectation as a hope of glory. Perhaps the opening word with which he came preaching in Galilee. "Change your minds [which we have translated 'Repent'], for the kingdom of Heaven is at hand," is a word that needs repeating to-day.

Dr. Mathesen, of Edinburgh, has well said that the medieval and the modern conception of Christ differ as widely as the Roman Jupiter from the God of the Christian evolutionist. It is doubtful if some inherited millenarian ideas of the Advent are more true to the reality than was the Jews' anticipation of a political Messiah. Christ's comparison of the progress of his kingdom to the silent spreading of leaven through the lump, has been overlooked in looking for outward wonders. Yet his coming in such a sort, leaven-like, seems to be a present reality.

Christian missions extend, truth spreads, philanthropy increases, the religious spirit not only grows, but grows more ethical and humane. Christianity seems nearing a renaissance of the primitive enthusiasm for the redemption of this world from all its evil. Christ's present coming in the power of the Spirit, progressively advancing in spiritual ascendancy among men, can be no matter of doubt to the thoughtful. This is the true Advent to expect; not the miraculous return of the historic Christ, but the spiritual revela-

tion of the essential Christ, reincarnated in Christly lives and laws.

Herbert Spencer has insisted that we must not depend on evolution to carry us on, but that it depends on us to carry it on. The idea, tho not formally Christian, is suggestive of the Christian truth. The spiritual revelation of the King in his kingdom depends on what Christians will do to make it more speedy and more complete by making themselves and their institutions more Christian. It is to thought about this that the Advent season returns to invite us. The true coming of Christ is to be realized in what Dr. Hitchcock used to urge as the Christianizing of Christendom, and, through this, of the world.

BROOKLYN, N. Y.

The Monroe Doctrine in 1896.

BY SIMEON E. BALDWIN, LL.D.,

OF THE SUPREME COURT OF ERRORS, CONNECTICUT.

ONE of the weakest of American Presidents will be among those who are longest remembered in the history of the world. A few words in the annual Presidential Message sent to Congress in 1823, written by John Quincy Adams, the Secretary of State, and inspired by George Canning, have linked the name of President Monroe forever to what has become one of the fundamental rules of American public law.

A strong man who finds himself in a company which, but for himself, is composed wholly of children, has a certain responsibility, from the mere fact of their presence. Should their safety be menaced, they would naturally look to him for protection. In somewhat this position the United States found themselves in the first quarter of this century. They were the leading Power on the American continent. Greater powers had had territorial possessions here, but one of them only continued to retain them. Revolutions had wrested those of the others from their hands, and at the same time and by the same cause there had been changes in the form of government. Royal authority had given place to republican institutions. The interests of the Roman Catholic Church had suffered by these occurrences which tended to weaken the foundations of monarchical institutions throughout the world. It was a time when matters of sentiment exerted a particularly strong influence in public affairs. Napoleon had recognized this force in politics and had used it with skill. Upon his fall, the Czar of Russia, a mystic in religion, had brought all the Powers of Europe, except Great Britain, Turkey and the Pope of Rome, to unite in a solemn covenant that in dealing with their subjects and with other nations, alike, they would be governed by the rules of Christian justice and charity. This agreement, knitting so many great nations together into what was called the Holy Alliance, lent new weight to the position of Spain in South America. In 1822, the United States had recognized the independence of her revolted colonies there. Were she to attempt to reduce them to subjection again, and receive in this the aid of the Holy Alliance, success in South America might well lead her to think of reasserting some of her ancient rights in North America.

The Monroe Doctrine, as originally promulgated, had immediate reference to this condition of things, and this alone. But it does not follow that it means no more now. Every doctrine of public law which has any vitality in it is the subject of growth. The United States were a third-rate Power in 1823. They are one of the great Powers of the world in 1896. The other American States meanwhile have gained little in importance. They are feeble republics, and we are the strong one.

Europe has always recognized the right of her great Powers to intervene in any controversy between other States or in other States, for the protection of those interests which are common to all. Their primacy in directing the "European concert" is acknowledged. A similar right of intervention is conceded by the principles of international law to every nation in the affairs of any other, when their course is such as directly to menace the prosperity of the intervening Power.

Whatever rights of either of these descriptions belong to one or all of the Powers of Europe in respect to what passes on that Continent, may fairly be claimed by the United States in respect to what passes on this hemisphere. Our Federal Union is a stronger bond of connection than any European concert can be between independent States. Peace, under our Republican institutions, imposing on us, as our Constitution does, serious obstacles to waging effective war, can be best secured by the absence from

this continent of any monarchical authority. Great Britain, since the Monroe Doctrine was formulated, by the aid of the Reform Bill of 1832 has become substantially a republic, and Canada has a form of government differing little from our own. If we have anything to fear from the influence of monarchical institutions, it will come from the lands that lie south of us.

At the time when the Monroe Doctrine was announced, a proposition was pending for the convocation of a Pan-American Congress to construct a continental system. Columbia and Chile had already acceded to it. Clay was its foremost advocate in the United States. Jefferson gave it his countenance. He wrote, when consulted by President Monroe, as to the propriety of following the suggestion of Canning:

"Our first and fundamental maxim should be, never to entangle ourselves in the broils of Europe. Our second, never to suffer Europe to intermeddle with cisatlantic affairs. America, North and South, has certain interests distinct from those of Europe, and peculiarly her own. She should, therefore, have a system of her own, separate and apart from that of Europe. While the last is laboring to become the domicile of despotism, our endeavors should surely be to make our hemisphere that of freedom."

The Congress was called to meet at Panama early in 1826. The United States sent delegates to represent them, but it had adjourned before their arrival; and tho the adjournment was intended to be a temporary one, it proved to be final. It had, however, by putting upon its program, as a subject for deliberation, the emancipation of Cuba from Spanish control, stiffened the attitude of our Government in relation to that subject, so far that Clay, now Secretary of State, wrote, in 1825, to our Minister at St. Petersburg, that we would not permit Cuba to pass from the hands of Spain into those of any other European Power. And why not? Simply because, in the language of Monroe's Message, we should consider any attempt of such a Power to extend its system of government "to any portion of this hemisphere as dangerous to our peace and safety."

Forty years later, Austria and France undertook to set up an empire in Mexico. We affected, until the Civil War was over, to believe that they were simply endeavoring to collect from Mexico certain claims for injuries to their subjects which they believed to be justly due; but as soon as our own affairs were composed, we assumed a different tone, and, under the stress of the Monroe Doctrine, Maximilian's forces were withdrawn and he came to his end.

Thirty years more passed, and then we found another European Power setting up pretensions to sovereignty over a large area of territory which the maps of the world gave to Venezuela. These two countries had come to a point in their controversy when their diplomatic relations had been broken off. There was no one at London to represent the interests of Venezuela at the Foreign Office. The Monroe Doctrine seemed to President Cleveland to require him to proffer the mediation of the United States. I do not think that in this he misinterpreted the sentiments of the American people. No better proof can be asked than the almost unanimous action taken, upon his recommendation, by a Congress controlled by a political party to which he did not belong. Territorial encroachments by a European Power on an American republic, by the right of the stronger, without a declaration of war, would violate the Monroe Doctrine as much as if they were effected by military conquest. If sufficiently extensive they might destroy the independence of the weaker Power; and whether great or small, they must tend directly, if not resisted, to degrade its character and, with it, that of republican government.

There were grave objections of form to the terms in which the dissatisfaction of the United States was expressed in the earlier State papers of the Venezuelan controversy; but the spirit of the Monroe Doctrine as that doctrine in course of time had come to be generally understood here and abroad, was, it seems to me, a full justification for the American position.

Our immense increase in territory, wealth and population since 1823 has not only given us new weight in American politics, but greater responsibilities to our weaker neighbors. More than ever since the Pan-American Congress of Washington have they looked upon us as holding, in some sort, an American protectorate. The Monroe Doctrine, in its original terms, was couched in phrases of diplomatic reserve. And what was thus reserved? I should say the right of emphasizing our position as the natural

guardian of republican institutions in both North and South America as far and as fast as circumstances would admit.

The London *Spectator*, in a recent article, says that "thirty or fifty years hence Europe, pressed almost to madness by inability to feed overcrowded peoples, will want to swarm into South America under its own flags. To deny them will mean attempting to crush the combined fleets and armies of Europe."

The Monroe Doctrine, in 1896, has assumed proportions that make it impossible that anticipations like those of the *Spectator* can ever be fulfilled; and it is quite as well that the world should know it. The Venezuelan incident has been the occasion of official action on the part of the United States that will never be retraced, for it voiced (tho perhaps in too brusque a way) the general sentiment of the American people.

NEW HAVEN, CONN.

How Did it Behoove Christ to Come?

A SIMPLE INCIDENT.

BY A. S. WALKER, D. D.

WE find an account in the Gospel of Luke, given to us in such a simple and artless way as at once to win our high regard. To the pure and saintly Mary came the divinely commissioned angel with his reverent greeting and thrilling message:

"Hail thou highly favored among women! The Holy Ghost shall come upon thee, and the Highest shall overshadow thee. Therefore also that holy thing which shall be born of thee shall be called the Son of God. Thou shalt call his name Jesus; for he shall save his people from their sins."

Following on in the sacred record we find, at length, when the fulness of time had come, an angel band cleaving the midnight sky with the glory of their shimmering wings, and chanting to the listening shepherds the glad Advent Song:

"Glory to God in the highest! And on earth peace, good will toward men!"

Now we may boldly give forth this world-wide challenge: Is it possible for even earth's loftiest genius to conceive of anything more simple, more reverent, or more surpassingly beautiful than just this plain gospel narrative? Or yet of anything, which by its very artlessness and manifest truthfulness is better adapted to win the credence of any fair and reverent and candid mind?

A few years since I had opportunity of putting this whole matter to a very impartial and decisive test. I chanced to fall into company with a very intelligent and thoughtful student of what claims to be the leading university of our land. In the course of a very frank and pleasant conversation, it turned out that he was thoroughly imbued with a most rank and obstinate skepticism. In his severe studies of Nature and the unfolding of her wonderful laws, he had come to have for her so high a regard as to be utterly oblivious to anything higher. Nature was to him everything; she was supreme.

Of course he had lost all faith in the simple narratives of the Gospel; and especially did he utterly scout the idea of our Savior's marvelous birth. He professed to regard it as the very height of absurdity.

Finally, after a very free and pleasant interchange of thought, I put to him this question: "Now, if there really was to be an incarnation, and if God, the infinite and sympathizing Father really did so love the world as to desire to send into it a divine Redeemer and Savior, can you suggest any more simple, or more appropriate, or more sublimely and touchingly beautiful a way than just the way in which the evangelist has recorded that He actually did come?"

A bright, quick look came into his eyes, and a flush suffused his face as if a new idea had struck him.

At length, after a few moments' study he turned to me, with a look of intense earnestness, and said: "Do you know I never thought of this before?"

"Well, now that you do think of it how does it seem to you?" said I.

"I think," he replied, "and am ready to say, and very frankly now do say, that if there was to be a divine incarnation, I can conceive of no way so appropriate, so simple, and so touchingly beautiful as just this way."

"Well, then," said I, "if you admit that this really seems to you to be the very best conceivable way, then the only difference between you and me is just this—whether the infinite and loving Father really did so love the world as the evangelist declares that he did—whether he 'so loved the world as to give his only-begotten Son, that whosoever believeth in him should

not perish but have everlasting life.' And is it not but a cold comfort for you to think that the Infinite God is not something more, but something far less even than your poor heart can crave? And do you not really think that life would hold far more of joy and comfort if you would but come out from the cheerless shadow of your doubt into the glad light of a living and loving trust in this Infinite God and in this divine and loving Savior?"

And it gives me great pleasure here to add that this thoughtful and scholarly young man did, at length, come out of the dim shadow into the glad light.

NEEDHAM, MASS.

What Is the Christmas Truth?

BY PROF. JOSEPH V. TRACY.

It is that Jesus, called the Christ, who was born of the Virgin Mary, was the Son of God, the Second Person of the Blessed Trinity.

St. Matthew writes that

"... the generation of Christ was in this wise: When his mother Mary was espoused to Joseph, before they came together, she was found with child of the Holy Ghost";

and in the evangelist's mind this conception fulfilled the prophecy of Esaias:

"Behold a Virgin shall be with child, and bring forth a son; and they shall call his name Emmanuel, which being interpreted, is, God with us."

In the narrative of St. Luke we see that, from the outset, one aspect of the awful mystery, what might be termed its human side, was realized, if not comprehended:

"And Mary said to the Angel: How shall this be done, because I know not man? And the Angel answering said to her: The Holy Ghost shall come upon thee, and the power of the Most High shall overshadow thee. And therefore also the Holy which shall be born of thee, shall be called the Son of God!"

And lest there should be any misunderstanding as to the divine element involved, John, the Beloved, indicates in no uncertain way the identity of his Master:

"In the beginning was the Word, and the Word was with God, and the Word was God. . . . And the Word was made flesh, and dwelt among us; and we saw his glory, the glory as it were of the only begotten of the Father full of grace and truth. . . . Grace and truth came by Jesus Christ."

To the same effect are the teachings of the Great Apostle, "born out of due time," it is true, but nevertheless "rapt even to the third heaven" and enlightened by "secret words which it is not granted to man to utter"; look where you will in his writings you will find that Grace and Peace, as it were *ex aequo*, come "from God the Father and our Lord Jesus Christ!" In view of these facts one need not wonder that to the Christian mind the central event of history is the incarnation of Jesus Christ, with its completion, his birth.

Marvelous, however, as is this great truth by itself it is also singular when considered under another aspect—namely, the most ordinary circumstances accompanying, or rather, cloaking the facts that constitute it; circumstances evidently of Divine choosing. Were it not for God's explicit declaration no one would dream that in Mary were consummated the mysteries of virginity and divine maternity. Suppose His word—spoken by the angel unrecorded, then everything in her case is exteriorly as we would expect to find it where no mysteries are involved. Without this record we would be ignorant as Joseph was before the secret was whispered in his ear; the extraordinary elements in Christ's Conception and nativity would be buried completely out of sight.

In this combination of the ordinary and the unique what, in regard to us may be the purpose of Divine Providence? In our regard its every dispensation is a purpose. Without presuming a knowledge of God's secrets, one may hazard an answer, inadequate like every human interpretation of his designs, it is true, withal worth, maybe, the favor of expression.

In all His ways for the work of his His own hands God observes due respect. Now, God made man free—free not merely on the surface, but within—absolutely. The individual who takes it into his head to believe himself not free but a creature of necessity acts just as he would did he consider himself free. He talks, thinks, and, in the common precautions of life, plans as a being of a nature entirely unobstructed would talk, think and plan. Having endowed man with this liberty it seems to be what we might term a point of

honor with God to respect all the consequences of such a gift; man is allowed full swing, and he is gifted with this unlimited freedom, altho God, because he is perfect, is himself obliged to observe and lay down a law of right and wrong, of truth and falsehood. This law of God finds expression, even if at times a poor one, in the common possession of all of us, conscience: that sense of responsibility for our actions, which cannot be done away with, tho it may be overridden. Every relation of life, personal or social, implies this premise: I am a moral agent. Nevertheless, in spite of this sense of responsibility, man knows that there is no instinct nor principle which he cannot violate, if he so choose. Furthermore, God has ordered man's circumstances and powers that not only is physical restraint and moral restraint withheld, but even what we know as intellectual. The thought demands a brief development. God, being the essence of Truth, when he planned to make intelligent creatures, was held by his own nature to make them Truth-seekers; so that if their minds saw a truth, at once they would feel compelled to seize hold of it. To make these intelligent creatures at the same time *free* creatures, able to resist the attractions of truth, was a problem; for if they saw the truth too plainly they could not help but embrace it; and if they *had* to grasp it, then they were no longer free. How was the problem solved? God made us having a body as well as a soul; we see the truth through a material veil; the body hampers the powers of the soul, and Truth becomes like the sun behind a bank of clouds; its dazzling brightness is absorbed, its rays diffused; only in odd places beams break through. As a result our minds, naturally constrained by Truth, are able in their present condition to resist its attractions; a man can turn from a truth, or reject it. It so presents itself in this clouded state of our minds that he can do this with a show of reason; he does not thereby exhibit himself as an out and out fool. God does not let even the fact of his own existence take our minds by storm. Evidence itself, this fact certainly does; the superstition of an ignorant savage, the genius of Dante, the culture of Gladstone, each realizes, in a way proportioned to the condition of each, that God is. Yet, try to put the grounds of their assurance in logical shape, and, notwithstanding the power with which the truth is borne in upon the mind, you will find it encompassed with such difficulty that, even for the mass of intelligent and educated men, its acceptance is a moral act, a free choice. It is within the competency of a man to say "I will," or "I will not believe in God." Not that the grounds justify him in saying: "I will not believe" or even "I cannot but doubt"; but, as matter of fact, he can do so without thereby stultifying himself. This sense of honor then, if the word be again allowed, on God's part—which so delicately guards the gift of freedom he embodied in his creature man—sufficiently accounts for the simpleness characterizing his manifestation when he dwelt among us. All its environment was ordinary; there was nothing in the circumstances of Jesus' birth to *force* us to say, He was God; when we say this it is because voluntarily we believe what we know we are free to disbelieve.

Considering this interpretation of the ordinary and the extraordinary in the Truth of Christmas what a sense of reverential estimation for God's tremendous mercies overwhelms the religious soul! What new fire is enkindled in the old conviction that the one thing which makes life worth living is his relation to us and ours to him—a relationship so astoundingly actualized in the Word made Flesh!

ST. MARY'S SEMINARY, BALTIMORE, MD.

The Barren Churches.

BY R. M. PATTERSON, D. D.

ATTENTION is being keenly turned to the statement which was published in THE INDEPENDENT that there were 1,395 Congregational and 1,750 Presbyterian churches in the United States which had no additions to their membership on profession of faith last year. The Presbyterian churches referred to are in connection with what is commonly called the Northern General Assembly. They include also only the churches in this country; if the organized churches in the foreign mission presbyteries be included, as they are embraced in the Assembly's statistical tables, the number runs up almost to 1,900. It has also been noted elsewhere that there were 407 such churches under the Southern General Assembly. Thus, one-third of the Congre-

gational, more than one-fourth of the Northern Presbyterian, and more than one-seventh of the Southern Presbyterian churches were barren of profession-additions last year. As there is no reason for believing that a similar state of things did not exist in the other denominations, the questions that are raised by the sad facts concern the Church of Christ in all its branches.

I am very much in sympathy with the purpose had in view by Mr. Moody in his article on the subject in THE INDEPENDENT of the 3d, and with the editorial in response to that. And Mr. Moody did well to probe the subject with the questions that he raised. At the same time the sweeping general statement which has been made, without a more minute examination below the surface of the total figures, produces an impression which is erroneous and more harmful to the ministry and to the denominations as a whole than the full truth will justify. Such an examination will not entirely take the edge from the criticisms, but it will remove some of the odium that they may excite; while it will bring to light some information which the members of the churches do not generally possess, and I suggest some questions of Church administration which should be raised and faced. As a mass the statistical tables are dry reading, and only a few specialists analyze them carefully. I am sure that the revelations made in this article will be a surprise to readers generally. They deal with the Northern Presbyterian Church, because its full figures are in my possession. It is not doubted that a similar analysis of the statistics not only of the Congregational and Southern Presbyterian, but of the other Churches, would bring to light similar facts.

When the general statement is made that nearly 1,900 of the 7,573 churches had no additions on profession last year, many readers will think of thoroughly organized town churches such as they are used to, housed in handsome edifices, and with pastors regularly preaching to large congregations and carrying their preaching into the homes of a settled people by frequent pastoral visits. But consider the following facts:

Of those 7,573 churches 1,072 had no pastor or supply in their pulpits. They had no regular preaching, no pastoral visitation. We do not know how often they had any kind of a service.

Further, 138 churches made no report whatever to their presbyteries. All their columns are blanks. Nothing is known about them—whether buried as well as dead.

As to the size and efficiency of some of the churches the following figures are suggestive: There were 121 which had under five members each (12 had one; 22 had two; 26 had three; 23 had four; 38 had five); 261 had between six and ten; 298 between eleven and fifteen; 350 between sixteen and twenty. Thus 1,030 had not more than twenty members each.

As to their financial strength, 986 did not report the raising of a dollar for their support; 29 raised under five dollars during the year; 27 between six and ten dollars; 101 between eleven and twenty-five dollars; 188 between twenty-six and fifty dollars; 281 between fifty-one and a hundred dollars. Thus 1,612 churches did not raise one hundred dollars each, and there were 716 more that raised only between one hundred and two hundred and fifty dollars, nearly one-third of the whole. For manifest reasons the foreign missionary churches are not embraced in this financial statement. If they should be, they would of course make the number larger.

Thus, small and weak, a large number of the churches are grouped together by twos and threes, and even more, under the care of a pastor or stated supply. Of those that had no additions last year, 392 were under the care of ministers who, in their other churches, had additions, and in some cases very large additions. For instance, one minister, who had no additions to one of his churches, had 29 to the other. Another who had none to one church, had 38 and 10 respectively to his other two. And the 318 ministers who belong to this category had nearly 3,000 additions to all their churches. Look at one of the churches of one of those men, and you might write him down a fruitless laborer in the vineyard; and yet in his joint charge he stands very high in the list of the successful. Why there should be such a difference in the different parts of his charge the tables do not explain.

The number of pastors who had no additions to the church, or to all the churches under their care, was only 96; and there were only 190 stated supplies of whom the same assertion can positively be made,

The two combined make 286. That is 286 too many; but it is a great falling off from 1,750.

The following figures throw a sidelight upon this subject: Of the 6,942 ministers on the roll 383 are honorably retired—aged brethren who, after long service, are quietly waiting for the translation; 31 are graced with the title of Pastor Emeritus; 238 are connected with literary institutions; 34 are editors; 4 are lecturers; 58 are secretaries; 4 are treasurers; 14 are superintendents; 18 are agents; 131 are city, tract, presbyterial, synodical or Sabbath-school missionaries; 184 are foreign missionaries; 15 are chaplains; 12 are suspended. (It should be noted that the number reported as "F. M's" does not include ministers laboring in the foreign missionary presbyteries who are settled over organized churches; they are included below among pastors and stated supplies, as so marked in the tables.) These make 1,125 of our ordained men who have no ministerial connection with particular churches, and the most of whom do not regularly preach. Then there are 581 without charge and 383 evangelists, or, combined, 964. The two designations mean the same thing. They are ministers who have fallen out of the pastorate, but are not disabled and are looking for a settlement. Deduct all the foregoing classes from the 6,942, and we have about 4,850 pastors and stated supplies. The technical difference between these two classes is that the former have been formally installed over their churches, and cannot leave them without the act of presbytery; the latter have informally settled, by arrangement with their churches and by consent of presbytery, and can at any time withdraw in the same manner, and in many cases do not consider the arrangement a permanent one, and have not their settled abode among the people. But substantially the position and the work of the two are the same.

In order to be complete it should, perhaps, be added that there are 455 licentiates and 176 local evangelists who are preaching, and some of whom may be acting as stated pulpit supplies in churches, tho not competent to have the pastoral care. They add to the number who, as "Without charge," and "Evangelists," are ready to preach, and are looking for settlements; but they do not modify the general impressions of this article.

In these ministerial figures there are cross lines, some appearing in two of the classes, which might make some slight differences in the totals; but duplications are here avoided. For instance, where a minister is pastor and something else, he is counted among the pastors and among them alone.

Such an analysis as this of the statistical reports reveals many weak spots which a loyal son of the Church might prefer with backward step to cover up from the sight of others, and suggest many reflections in addition to the special one that has led to its presentation. But let it be remembered that the conversion and admission of persons to the list of communicants, while the first and most important work of the minister and the church are not their whole work; that in that God is sovereign, and sometimes does not appear to bless immediately and always with success the most faithful, that tho Paul plant and Apollos water, He must give the increase; and that to the 5,600 fruitful churches last year there were added on profession 64,806 persons—so that the Church, as a whole, was not barren.

In my little volume, "American Presbyterianism," I have shown the grand and solid progress which this branch of the one Church of Christ has made. But a watching of statistics for years past has convinced me that the policy of its presbyteries and the policy of the other denominations as well, in the multiplication of little churches, with a name to live while dead, has been a great mistake. It has been pursued, too, in a way that has often violated the comity which should prevail between the denominations. We see some of the unhappy results. If the criticisms which have been made, and the facts which have been brought to light, should challenge attention, and call a halt in the mistaken policy, it will be a happy thing for the country, for the Church, and for Christ.

PHILADELPHIA, PENN.

THE French chemist, Henri Moissan, who has attracted considerable attention on account of his success in making real diamonds of small size by the combined use of great pressure and great heat, uses a furnace consisting essentially of two clay bricks, of which the lower is hollowed out so as to contain the crucible, while the upper, which is only six inches thick, serves as a cover. It is said that tho a temperature of 2,500° Fahrenheit is obtained by this means, the cover remains so cool that the chemist can remove it with ungloved hands.

Christ and the Demagogues.

BY THE HON. J. H. WALKER,
MEMBER OF CONGRESS FROM MASSACHUSETTS.

CHRISTIANITY, as a system of ethics lived and taught by Christ, leads men into a life of integrity, industry, frugality and benevolence. It necessarily makes his disciples the leaders, as great captains of industry, in every community and in proportion to their loyalty to his teachings and their ability.

In Worcester, which is a fairly typical community, it was found in investigations, made fifteen years ago, that of each one hundred men owning and managing business enterprises sixty-one were members of churches; twenty-seven were not members but were regular attendants on some church. The wives of such men are usually members of churches. Only one in eight did not attend church. Verily the righteous do inherit the earth.

No reformer has any more clearly and forcefully insisted on the equality of all men before the law of God, most clearly phrased in our Declaration of Independence, or on the wide disparity in the actual conditions of men through all eternity, proportioned to their integrity of purpose and loyalty of service—the kingship of service, than Jesus Christ.

The Great Teacher spoke no word to justify the doctrine of anarchy, communism or political socialism. His whole life and teachings was in exhibition of opposite doctrines, viz., in exhibition of the kingship of the man of great service to his fellow-men and the rewards of such service, and in condemnation of the doctrine of the equality of dishonest men with men of integrity, of the equality of the sluggard or inefficient with the industrious and efficient, of the spendthrift and reckless with the frugal and careful, of the selfish and miserly with the benevolent and broad-minded.

Christ said to the man of thrift and enterprise: "He that received five talents and traded with the same and made other five talents . . . I will make the ruler over many things." The demagog answers back to Christ: "We will not submit to the premiership of such a man. He is hateful in our eyes because of his superior diligence and wisdom." But the man who received one talent said: "I was afraid, and went and hid thy talent in the earth. Lo, thou hast thine own." "He did exactly right!" thunders the demagog. Individuals owe nothing to society, says the demagog. But his lord answered to the man who hid his talent: "Thou wicked and slothful servant! . . . Take away, therefore, the talent from him and give it to him who hath ten talents."

The rebels against the law of God as to business thrift, forecast, ability and wisdom have smitten the air with their violent outcries against the doing before their eyes and in our day of the very things by which, and only by which, civilization can make progress. The demagog calls them an outrage on the rights of man, even tho the chance for the masses to earn their daily bread in self-respecting independence depends upon the men who can add and do add other five talents to those they received.

There is no phase of the fundamental law of progress in Christian civilization against which the unthinking, the ill-informed and the rebels against all rightful and necessary authority so rebel as the law of stewardship. No man can attain primacy excepting by great sacrifice in rendering valuable and absolutely necessary service to his fellow-men. Natural law brings such a man into the commanding position announced by the great Teacher in the following words: "For unto every one that hath shall be given, and he shall have abundance; but from him that hath not even that which he hath shall be taken away."

And again, how the whole nature of man when unsubdued, rebels against that great and most beneficent law announced at the very dawn of creation: "In the sweat of thy face shalt thou eat bread." Nearly all the ill flesh is heir to have grown out of the determination of men that they will eat their bread in the sweat of some other man's face.

How the demagogues of the South and Northwest, and many at home, who had borrowed the hard-earned savings of widows, orphans, and millions of dependent persons, denounced the demand that they should return their borrowing to the rightful owners. They said in their pride: "Come, let us eat, drink and be merry in the sweat of the face of the helpless stranger within our gates."

We have a striking example of the blighting curse of repudiation in an unintentional failure to return the savings of the black man of the South in the insolvency

of the Freedman's Bank, in Washington, D. C., which set back the civilization of a race half a century.

At the dawn of the twentieth century we are but just catching a glimpse of the true Christian commonwealth.

We hardly recognize the Christ as he walks among us. Our pessimism blinds us to his work. The injustice, the cruelty, the vice and crime, the drunkenness, the abuse of God's image in our own bodies which still remain, make our hearts heavy. But we must remember this is the dawn of Christ's rule on earth as compared with the past.

Let us look for a moment into the present, in this land of the equality of every man before the law. How many of us realize that in this land every place of preferment and of power in every department of service, is open to that man, and him only, whom the people freely elect to place therein. Each manufacturer only continues in manufacturing by the suffrage of the jobbers, expressed in purchasing his goods rather than those of his competitors, and we see the record of some of them deposited to the ranks of the laborer in every daily paper.

So with the jobber, his constituency is the retailer.

The constituency of the retailer is the consumer by whom he is voted into his place, in each purchase made. The farmer votes for a merchant, in the choice of a store to dispose of his produce. So with the clergyman, the physician, the architect, the banker, the broker, down the whole line of the occupations called into being in civilized society. Of course there are a few places secured by letter and held for a time, rather than by merit; but no place is safe to any man not conquered by the man who holds it, and conquered from reluctant authority, down to the smallest place.

Look at the stewardship of Commodore Vanderbilt and Jay Gould, who, prompted by selfish motives, it may be, made it possible to bring a barrel of flour from Chicago to Boston for a less sum than it cost to carry it from the cars across the street, into the house of the laboring man who buys it. Verily God does cause even the wrath of man to praise him.

Since the Great Teacher was hanged on the cross, yea, since the blood of righteous Abel cried from the ground, whosoever has been great among us by ministering to our needs, and whosoever has become first among us by being servant of all, has been vilified and persecuted, and especially by those to whom his service was greatest. Perhaps it is God's method of keeping men honorable.

Remember that whatever may be the attitude morally of any great captain of industry, the Golden Rule is so inwrought into economics that he cannot serve himself without serving others. Wealth as a source of income can have no existence, the use of which is not, directly or indirectly, freely offered to all men. No dollar can be accumulated that does not put many dollars into the hands of wage-earners. What have not the railway, the steamship, the telegraph, the telephone, electrical and the myriad other modern inventions done to equalize the lots of men. It is now cheaper to ride than to walk. Sixty days' wages of the humblest man will take him to San Francisco. It will take him a hundred to walk. Riding saves him thirty days' wages.

Inventions ultimately must serve the poor in cheapening products. They are now so rapid that wealth is almost an illusion. Fortunes in the old condition of things disappear in a day in the new. The life of a cotton or woolen mill is scarcely five years. The profits of all the manufacturing, railway and banking corporations in New England taken together is scarcely more than five per cent., six per cent., and seven per cent., respectively.

All profits to the manufacturer now come out of nature, in the rapidity of invention. Not a dollar comes out of the laborer's wages. In fact, by the rapidity of invention, improvements in methods and transportation, prices are so reduced in the sharp competition between the most enterprising and the laggards, that the retail price of the whole volume of products, is scarcely more than the cost of the total of products, including in "cost" the expenses of distribution.

All nature struggles to equalize the lots of men. For riches certainly make to themselves wings. They fly away. And to where do they fly? Potentially to the poor! Finally they go to ameliorating the condition of all in bringing all things within the reach of all men. In the Christian civilization of the dawn of the twentieth century each man is under bonds to help all men.

The wise carries the ignorant; the honest, the dishonest; the industrious, the sluggard; the frugal, the spendthrift; the benevolent, the miserly. There is no escape. Therefore each man has a pecuniary as well as moral interest, in lifting up all men. In fact, the subduing the forces of nature to our use is fast putting all men on a common economic plane, substituting the skill of the machine for the skill of man and making the parable of the equal wages paid the early workers and the third, sixth, ninth and eleventh hour workers, for their unequal work, the actual system of wages to-day. When they were sent into the vineyard they were told: "Whatsoever is right I will give thee," and honesty and diligence in labor is fast making the standard of wages.

Dividing the whole people into tenths and taking the tenth at the top, the tenth that has the most ability, works the hardest, is most inventive and enterprising, and contributes most to increase the total of products and lessen the cost of the total products of the country, and that has the most wealth; and then the tenth at the bottom, those of least ability, the very hewers of wood and drawers of water; and the bottom tenth receives ten times as much in proportion to what it contributes to the total products of the country, as the tenth at the top receives that it does not return to the other tenths in new enterprises; and this is proportionately the compensation of the other tenths.

Calling to mind the fact, in addition to what has been said, that of the total natural income of the total wealth of the country, more than one-third is taken in taxation and distributed per capita in advantages to all the people alike, where is the excuse, much less justification, in rebellion against the normal and necessary conditions of Christian civilization?

Sin, sin, only sin. Sin freely, wilfully chosen, causes the pain of the sweat of the face in which men eat their bread, and the assaults of men on themselves and their benefactors.

As nineteen hundred years ago, so now, there is no device by which any man can escape the rendering unto Cæsar the things that are Cæsar's and unto God the things that are God's.

The Musical Girl.

BY THE REV. H. R. HAWES, M.A.

"But are you really musical?"

"Oh, I learned music when I was at school."

"And a very good thing, too; every one ought to learn music—even if they are not musical. You've got to be trained somehow, and the process of learning your notes when a child, sitting still, correlating sight and touch and observation, all this is brain training, which can be afterward transferred to any occupation or pursuit, and music in its initial stages is as good as anything else for this, but—are you musical? that was my question. Is sound to you what color is to a painter, what scent is to an animal, what touch is to the blind? Is it an instinct, a rapture, a magic world of itself?"

"Oh dear no," says Constance. "I don't really care for music; I quite disliked it at school—practicing made my fingers ache; and my singing mistress used to worry so about my singing out of tune that I almost dreaded opening my mouth."

Now, it is quite clear that Constance is not musical. Musical children sing in the cradle; later on, they are always humming or whistling about the house, and fly at a piano or any music-making thing as ducks fly at the water. Of course, there are all degrees. You can have a first, second or third class musical faculty. The cultivation of second and third class faculties is the bane of the musical world. I should never recommend the manufacture of musicians out of anything but first-class faculty. It is all very well for girls if only of third-class endowment to learn enough of piano to play a dance or accompany a hymn tune—it is good, just as the knowledge of a little cooking or dressmaking is good—it adds to a girl's social utility; but it is never worth while spending much time, money and trouble upon trying to do what you will never do well—providing you can do something better.

And here a word in the ear of parents. They like their daughters to be "accomplished," and "music and painting" are parts of the "shibboleth" of a polite education. The daughters may protest; the teachers, if honest, shrug their shoulders, and sometimes retire from an unequal contest with incapacity; but sometimes a fortune is spent, precious time is

wasted, and hopeless mediocrity is the result. What is worse still is that the demand of native incompetence has created a specialty similar to our cram-coaches for the dull. There are teachers well known for their skill in dealing with musical dolts. They pride themselves on being able to make people play and sing a little who ought never to play and sing at all.

To the young girl I say, find out what you were meant to do, and aim at it. If you make up your mind about it, no sensible parent will continue to waste your time and temper and their own money upon your music—that is, if you are very second or even third rate; nor ought you to be misled by any silly and ill-advised ambition to rival or outshine Fanny, who sings like an angel, or Gerty, who is a pianiste born, "*artiste jusqu'au bouts des doigts*." In these days, when there are thousands of nice girls who are lost in the crowd of our surplus female population—hardly "getting a chance"—anything which makes a girl stand out and shine, as it were, against a background, anything distinctive which draws attention to her individually, gives her a distinct social advantage. This is the explanation of all dress peculiarity, the wearing of bright colors, flowers, jewels—the passion for the stage—the rage for a vocation—skill in horsemanship or shooting or palmistry, or anything, in short, which makes a girl agreeably or usefully or even oddly exceptional, and picks her out of the crowd; and the easiest way of accomplishing this is, undoubtedly, to stand up and sing, or better still, play the violin.

Better? I had better have said *worse*. The violin mania has reached proportions which call for a protest. I have always said a beautiful woman, with musical sensibility, playing a beautiful violin, as some women can play it, is one of the most beautiful things in the world. But you, my dear Constance, will never play the violin. You only began it at fifteen (that is too old), and then not because you had a good arm or a suitable hand, or were particularly musical, but because you had a pretty face and nice floss-silky yellow hair. That is of no use for playing. Why immolate the violin to your hair? It makes a musician wild to hear you; he even gets to hate your hair, and associates the rose bloom of your cheek and your blue eyes with discordant noises. Your fingers are the worst part of you. You haven't got a sinewy or lithe or even a plump hand with taper fingers—no, nor a rounded arm, and you saw round your shoulder; your red, bony elbow sticks out, your fingers are stiff, you can't play your passages, and you scrape horribly. No, Constance, you have no faculty for the violin. You might do better on the piano, but you can't bear practicing till your fingers ache, which is absolutely the one thing needful for *technique*. But the violin! oh! it is the most exacting of all instruments. You want a special instinct for it. You must woo it *very young*. It must be positively your first and properly your only musical love. But the fact is, as I have so often had occasion to state, we are not a musical people. We are polite to ladies, but not musical. We will not slight a lady *en evidence*; and so if she gets up and poses with the violin so that all are forced to notice her, or if she brings her close personality to bear upon us through her voice, we attend, we listen, tho she sings like a peacock or scrapes however abominably. But she may play divinely on the piano and no one will listen, because as she sits at the piano she is *effect* and not much *evidence*.

The enforced attention a violin girl or a singing girl receives conceals from her that she is a nuisance. She creates attention; that is, enough—yea, verily, and often too much.

But Ethel, unlike Constance, is not only pretty, but a musical sensitive—music shakes and thrills her nervous system as the wind smites upon an Æolian harp. She feels spiritual analogies in sound, and things she can utter only through sound. She dreams in spheres unknown to those who have not within them the secret of sound, which is so close akin to soul vibrations. The violin beckons her away to enchanted caves, where deep waters seem ever welling in with mysterious murmurs. The violin answers her soul—which no man or woman has ever yet answered; it vibrates to a hidden pain, wails with her passion and laughs with her exuberant joy. You have played with this mystic friend the violin, Ethel, almost from the nursery. Your hand has grown lovingly about its smooth, shiny neck as you grew into budding womanhood. Your lithe fingers know so well how to caress its vibrating strings and draw forth a sweetness it seems to give to you alone, and all to

yourself; and your bow is as a magic wand wherewith you become the gentle but irresistible ruler of the spirits. Let no one persuade you that the piano is better, or beguile you into singing fairly—you who may play the violin supremely well. You are exactly fitted for each other, you and your violin—let well enough alone. Your hand is happy, and always looks well on the finger-board; your fingers are flexible, and your sense of touch at the tips, by use and cultivation, has actually increased just there that mystic nerve fluid which physiologists tell us is actually the same as the thinking gray matter of the brain. This throws a new light on the mystery of touch, of which violin-playing is so perfect an example. Your touch is thought. The tips of your fingers think. This is quite a new physiological discovery, but it may explain the strange emotions and suggestions conveyed through the thrilling vibration medium of a finger and a violin string. Upon that sound is traveling not only vibrations of feeling, but peradventure vibrations of thought; for once in the subtle realm of molecular and ethereal vibration-waves, and who shall tell by what subtle alchemy physical vibration is converted into the mental brain-wave which is thought?

But perhaps, Ethel, you have not got so far in your studies as to grasp a speculation like this, which is on the borderland between the physics of the body and the metaphysics of the soul.

No matter, my dear; the bird that carols in the sky may not understand the nature of its larynx or vocal chords, but it sings all the same. And when the violin is in your hands it is enough for you that the vague, oppressive feelings which sometimes almost stifle you seem released and soar into the summer heavens like happy birds, and that others about you thrill to your joy or your sweet, imaginative pain and move about with you "in worlds not realized."

Now, Ethel, do not rest upon your gift. If you want to improve, and you have the artist's soul, there are but two ways. The first is real hard, even painful work. You must always begin when you take out your violin by playing some simple exercise or scale (*in tune*) until your hand aches; then rest it, and get some one to rub it if you can, or rub it yourself, and then get it to ache again. You will thus make *giant strides* in execution, and win a facility which will surprise you in a very short time. Some people think many hours a day are wanted; no, not many, but thorough practice—not how long, but how well do you practice—attention, vigor, a certain *acharnement* as the French say, and conscientious accuracy. Accuracy before all, carefully true intonation; so play your scales every note in exact tune, and play no faster than you can play in tune. Remember, on the piano your notes are made for you; on the violin you have to make your own notes.

The only other counsel of perfection I will give you, as I am not here writing a manual of violin instruction is, the best lesson you can have is to hear the great players, and catch their method of inspiration. There is no instruction like this. Wieniawski, Ernst Joachim, Sarasate, Ysaye, once heard are never forgotten, and each will leave the impress of a master's spirit upon you. Don't have a violin teacher who can't play and play well himself. Singing can be taught by people who can no longer sing; violin-playing cannot be taught except by those who can play. If your master is worth anything he will play a good deal to you—this takes time. Violin lessons ought to be much longer than piano or singing lessons, and every violin teacher worthy of the name will not count his minutes.

I am writing this paper chiefly for you, Ethel. I know Emily, your friend, is a fine pianiste, tho a little too mechanical; and Sophie has a lovely voice, tho she is a little slovenly and slap-dash. I intend to write my next paper for them; but I dwell on the violin first, because girls have gone crazy about it; and I would fain check the presumptuous ones, and encourage to the utmost those who, like you, have the power and the will to excel.

Now, a word about your instrument. Choose it under competent advice, of course, but choose as you would choose a husband for yourself. There are many very good men—but not for you; and there are many very good fiddles—but they may not be for you. Remember you have got to live with this fiddle, to handle it, to be at close quarters with it, to confide to it your moods and feelings, to converse with it freely, even to tend it and nurse it sometimes; for it is very sensitive, capricious, too, wants keeping in good order, resents neglect—is, in fact, more like a

living thing than a manufactured article. Don't take blindly any violin your teacher wants you to buy. Most teachers begin first by persuading you that what you have got is not good, and then that they can sell you or choose for you something better; on such sales they, of course, get large commissions—cruelly large commissions—but you do not always benefit by the transaction. The scale of prices which may guide you will run thus: \$25, \$150, \$250, \$500, \$1,500, \$4,500; but you need not go beyond \$5,000, unless you will have a unique specialité, either in condition or quality, of Stradivarius or Joseph Guarnerius. Personally I would rather have a good new French fiddle made at Mirecourt, or an English \$50 fiddle by Hill, than a poor Cremona for \$250. But the taste for an old-looking fiddle (which has, alas! been copiously flattered by whole schools devoted to forgery) is no doubt respectable. Now, mark my words, when a fiddle is brought to you, Ethel, altho you don't know much about fiddles, *judge for yourself*, and have only what you like. You have got to have your hand constantly round his neck—is the neck comfortable, or is it too thick, so that your fingers can't reach well over the finger-board? Does the violin fit you? Is it too large, or not large enough? Can you get at its sound? Do you like its sound? Oh yes, it sounds well enough when your master plays it, but it requires more strength of finger and bow than you have got. You can't do it justice, it sounds sulky in your hands. "Poor little thing!" it seems to say, "you can't tackle me; it would take two of such as you to get my sound out." But here is a smaller pattern violin, not so powerful—an Amati. The Amati is, after all, the ladies' violin—Nicolas Amati, of course, if you have \$500 to spare, and can pick one up. It is so sweet, so sensitive, whispers almost before the bow touches the strings, seems always on the *qui vive* to be touched! This is the fiddle for you Ethel; you will be able to speak through it. Then have regard to different qualities of tone—the shrill Stainer, the soft Amati, the loud Joseph, the bell-like Strad, the mellow Gzancino, the powerful Duke—every girl will feel what quality attracts her and is sympathetic to her nature, and she alone must decide, she must choose for herself.

And now, Ethel, a last word—don't be selfish, don't be priggish. You have this glorious gift; you also have in the violin an immense power of giving pleasure to others. Don't give in to the cant of so many musicians: "I don't feel inclined—no inspiration—can't play,"—there's something in it, but not much. It may not be exactly the audience you want but if it is an audience that wants you, why, your higher motive comes in there, your music and your morals. Play to the poor—not what bores them, but what they like. Play to please others, not always yourself. Play to the old people who don't like Wagner, and then don't play the *Preislied*—Walter's song from the *Meistersinger*—find something more like an Italian melody of the Bellini or Rossini type, and don't despise even old-fashioned fireworks like the Carnival or the Cuckoo solo, which you no longer appreciate, but which gives such keen delight to less advanced hearers. It is not only foolish and priggish, but it is wrong to take a pride in withholding what would give so much pleasure, and which you can give with so small an effort, just because it does not tickle your own fancy. And play to the sick and the sad, and to those whose lives have little emotion and little pleasure in them. But I shall return to this suggestive side of my subject, the ministry of music to the suffering.

Enough for the present, my dear Ethel. Remember that above the artist is the woman, and beyond gifts are graces, and more than talent is goodness, so that it may be written of you: "When the eye saw me it gave witness to me; when the ear heard me, then it blessed me" (Job 29: 11).

LONDON, ENGLAND.

The Simplicity of Christmas.

BY ARTHUR REED KIMBALL.

THE chief charm of Christmas is its simplicity. It is a festival that appeals to every one, because every one can understand it. From the youngest child, who first knows the delight of hanging up a stocking or of seeing a Christmas tree, to the grandparent, who finds the great pleasure of the day in giving pleasure to others, the peculiar joy of Christmas is grasped and appreciated intuitively, changing, perhaps, but not diminishing with the passing of the years. The Christmas spirit is the unstrained quality of mercy or tenderness. It is the perfect flower of altruism.

It is the practical realization of the ideal of the Sermon on the Mount. "It is twice blest," for equally "it blesseth him that gives and him that takes." The child that cannot define this feels it. The oldest of us, the one nearest to the last Christmas, recognizes the benignity of the festival as a parting benediction, an intangible essence too delicate to be put into words, a fragrance to be breathed and not analyzed.

In this charm of perfect simplicity, Christmas comes to us with a peculiar sense of relief in the complexity of our modern life. The art of "doing good," of simple giving, is one of the lost arts—so science tells us. Science is constantly warning us against this or that benefaction. "You will do more harm than good," is its cry, reiterated over and over again. So scientific "charity"—what a parody on the meaning of the word is its association with science, modern science!—has built up a vast and intricate system to guard our benevolent impulses against a natural but unscientific indulgence. Necessary, of course, as every one admits, is this system; but how exasperatingly hampering, how destructive of the blessedness of benevolence it is and must be. So it has come about that every form of giving in modern life must be organized and specialized. Then, that the machinery of giving may be perfect, automatic, so to speak, the United Charities has been invented, with its detective records kept in great ledgers and its constant check on "overlapping," and the thousand and one other evils that attend on indiscriminate and impulsive kindness. The one principle of modern scientific charity, as administered on any large scale, is to keep the left hand continually informed of the doings of the right, lest the right blunder into some injury to society, and foster into new parasitic life the frauds that fatten upon its fairest development.

Thus the act of giving becomes an insignificant cog in a complicated piece of machinery—a piece of machinery which works admirably, no doubt, in the view of expert social machinists, but which throws the ordinary humble giver completely out of touch with his less fortunate human beings, and those less fortunate human beings, completely out of touch with the one seeking to give them help and sympathy. Thus, again, natural human and humanizing relations are lost through the complexity of what we call civilization—and that, too, at the very time when scientific charity is insisting on the importance of personal contact as the one method to which we can look for exerting a lasting influence or for accomplishing a permanent result.

It is in sharp contrast with conditions such as these—unavoidable, perhaps, but oh, so chilling to our best impulses!—that Christmas comes every year with the charm of its simplicity. One really needs the complexities and perplexities to appreciate the pleasure there is in direct giving, by old to young, by children to parents, by friend to friend, by one more fortunate to the less fortunate. A genuine fellowship pervades our common life—a fellowship whose source is our common share in the gift of the world's greatest Life which was given to the whole world. On this day no scientific orgre dares to mock at the cherished legend of Santa Claus, to stay the willing Christmas hand, or to check the loving Christmas heart. The blessed inspiration of the festival lingers with us until its looked-for advent sets us free again from the shackles, so largely self-forged, of our artificial living.

"Barbarism," says Lamartine, "recommences by the excess of civilization." This is true alike of life and of art. "When we have arrived at the nobly simple, the perfect proportion," says Charles Dudley Warner, "we are always likely to relapse into the confused and the complicated." This is true again of that most artificial product of civilization, "society" in the class sense. Its ideal is simplicity for those within it, whatever may be its attitude toward these without it. Wherever it departs from its ideal it retrogrades toward a lower type. "The better society is," notes so close and accurate an observer as Howells, "the more it shuns formality and seeks ease and freedom. The aristocrats, the highest equals, call each other by their first names, their nicknames, when they are by themselves, as the plebeians do." And again, to quote from the same *Century* article:

"The ideal of society is equality, because to the more enlightened, and to all in their more enlightened moments, inequality is irksome and offensive. You can have no pleasure of the man you look up to, or the man you look down on; the thing is impossible."

That simplicity which is the chief charm of Christmas—the wrapping of a single fold when conventional

wrappings are often of so many folds—is, then, something broader than a question of esthetics and deeper than the gratification of a sentiment. It touches all around the heart of our relations one to another and to life. It brings us back to a realizing sense, whether we distinctly recognize it or not, of the tendency toward that "excess of civilization" in which "barbarism recommences," barbarism of art, of society, of philanthropy, and of religion. Thus we come to appreciate that the simple Christmas fellowship and spirit, with its regardful yet regardless bestowal of its countless gifts and good wishes, holds the true secret of our noblest ideals. The thought is suggestively mirrored in Clifford Lanier's quatrain, "Transformation":

"The humblest life that lives may be divine;
Christ changed the common water into wine.
Star-like comes Love from out the magic East,—
And Life, the hermit, finds his fast a feast."

WATERBURY, CONN.

Our Washington Letter.

BY JANET JENNINGS.

THE second session of the Fifty-fourth Congress opened with a flower-show reunion. In Senate and House there were flowers galore—superb roses, gorgeous chrysanthemums, rich carnations, aristocratic orchids and modest violets. No end of designs gave variety, in floral chairs, harps, shields, baskets of almost every conceivable shape and size, with the added harmony of color in broad satin ribbons, to say nothing of unpretentious bouquets. In the House one desk was conspicuous for the absence of flowers. This was the Speaker's desk; but there were flowers in the Speaker's room, and there was just a suspicion that this was more in accordance with Mr. Reed's taste, which is never at fault even in the smallest trifles and simplest things.

The reunion was all that could be desired, the main feature the most remarkable handshaking display that ever followed a remarkable campaign. It was so prolonged and hearty that it barely missed the high-water mark of hilarity. Silver men, defeated but not disheartened, were apparently as joyous in feeling, and certainly as jaunty in manner, as their victorious opponents. No sign of recent strife marred the happy occasion, no party lines were visible in the big, boisterous, responsive House. The Senate, however, is neither big, boisterous, nor often responsive. The Senate is dignified. But, what is more unfortunate, no man can say what the Senate will do. The present outlook is that this dignified, Populist-controlled body will do no more, but probably less, than it did last session. It must be said in behalf of the Senate, that on the opening day it accomplished fully as much as the House—giving attention to the reading of the President's Message, badly read at that. To be sure, interest waned after the President's words on Cuba were heard. Why any definite plan of action by the President should have been expected, was not clear; but there were great expectations, and interest on the floor and in the galleries was intense. It is said that the Secretary of State wrote the entire matter on Cuba, except the last paragraph; but it is the last paragraph that contains the whole gist of possible action for the relief of Cuba, and this it is conceded was written by the President himself; so what does it signify that all the rest, a clear-cut recital of the situation, was written by the Secretary of State? There is neither threat nor menace, but in these last words it is the President who sounds the note of warning to Spain. But it is a question whether Mr. Cleveland will go further than this, or whether he will bequeath the legacy to his successor. With the Cuban crisis in foreign affairs, and the tariff at home, President McKinley will begin his Administration with something more on his hands than the usual quadrennial work of filling offices.

The immediate effect of the President's Message on Cuba was to start resolutions in the Senate, looking to the independence of the Island. Senator Cameron led off, and was quickly followed by Senator Mills and Senator Call, each introducing resolutions far more radical and vigorous than anything presented last session. Senator Cameron would promptly recognize the independence of the Cuban Republic, and have the United States use its friendly offices to bring to a close the war between Spain and Cuba. Senator Mills would have the President take possession of Cuba with the military and naval forces of the United States, and hold it until the people of Cuba can organize a government deriv-

ing its powers from the consent of the governed and arm and equip such forces as may secure them against foreign invasion. The Texas Senator declared that the United States has resumed control of Cuba to the extent of saying "Hands off" to all other nations. "This has been done for a hundred years, and yet here we stand holding up the Island for Spain, and allowing the people to be butchered," said Senator Mills. This sarcastic reference to the President's statement of the great interests held by the United States in Cuba, and his declaration that we would permit no interference by other nations, was not lost on the Senate. The resolutions of Senator Call were equally vigorous. Tho referred to the Committee on Foreign Affairs, the resolutions are soon to be heard from, as Senator Cameron seems quite determined that the Administration shall take a decided course. In other words, the friends of Cuba in Congress, without regard to party, feel that Mr. Cleveland should "finish the business" with the close of his Administration, rather than that Mr. McKinley should have forced upon him the grave responsibility, left over, and, as they say, evaded. There was also another resolution introduced the following day by Senator Cullom, speaking for the extinction of Spanish title and the termination of Spanish control, not simply in Cuba, but "the islands at the gateway of the Gulf of Mexico," that being "necessary to the welfare of those islands and to the people of the United States." In "the twenty-one months' war in Cuba Spain has wasted over a hundred millions, and has put into the field 200,000 men and boys," said Senator Cullom. There is scarcely the ghost of a chance for any tariff legislation in the Senate, where the conditions remain as they were last session. The New England Senators are inclined to press the Dingley bill to final consideration; but with no hope of passing it, as the Democratic Senators without exception will vote against it. They regard the Dingley bill as a makeshift; but it is understood they will vote for a genuine Republican protective measure in extra session. Of course, there is no doubt of the extra session, and it is thought this will be called by the middle of March. Many Senators are of the opinion that President Cleveland has the power to call an extra session in the term of his successor, tho he himself will cease to be President after twelve o'clock March 4th. No President has ever exercised power in this manner; but interpreters of the Constitution declare there is nothing in that to prohibit such action, if Mr. Cleveland so desired. In view of the certainty of the extra session, the Ways and Means Committee of the House will begin work before the holiday recess on a Tariff bill, which is to be the chief feature in the policy of the new Administration. The plan is for a moderate Tariff bill whose average rates will be somewhat lower than those of the 1890 McKinley Bill, but a considerable advance above the Wilson Bill rates. The reciprocity policy is likely to be an important feature, probably more important than it was in President Harrison's Administration. It will be all plain sailing in the House with the great Republican majority there; but, as I said before, no man can say what the Senate will do, for if the silver men in the Senate hold off for free silver, then the Republicans there will be in a hopeless minority.

One of the first bills introduced in the House which the "plain people" of the country will regard as a step in the right direction, was by Representative Morse, of Massachusetts, to prohibit the sale of intoxicating liquors in the Capitol or the adjoining grounds. The bill was passed by the surprising vote of one hundred and four to seven. This means no more "bar" in the Capitol; and tho it does not of course touch the private use of liquors in Committee rooms, it means a great deal to abolish the Capitol "bar." The penalty for violation of the law is a fine not exceeding \$500; and one section gives the criminal courts of the District jurisdiction for violations of the law. The day after the bill was passed, the Chaplain of the House in his prayer said:

"We thank thee, O Lord, that the House is no longer responsible for the liquor traffic within the halls of the National Capitol."

At the conclusion of his prayer the unusual demonstration of applause, by a large number of members, followed.

The selection of a suitable place for the Inaugural ball, appears to be of general interest, as everybody has something to say about it. It is of special interest to Mr. Mark Hanna, Chairman of the Republican National Committee, who spent some days in Washington, ostensibly to perfect arrangements for estab-

lishing a National headquarters here, but incidentally doing many other important things. Mr. Hanna's preference was for the new Congressional Library building as the place, above all others, most desirable for the ball. But that is quite out of the question, even if it were suitable; for Congress has no mind to permit the use of this magnificent structure for any purpose whatever, save that for which it was built. Mr. Hanna's experience at inaugural balls has not been wide, or he would not have set his heart on the new Library building, with its disconnected rooms. There is still the memory of the ball at General Grant's inauguration, held in the north wing of the Treasury building, with similar disconnected rooms, the awful crush, the loss of wraps, coats and hats, and confusion and discomfort, from which guests fled in the bitter wind of that never-to-be-forgotten March morning. The only available space in the new Library is the rotunda, having about one-fifth as much floor space as the great court of the Pension building where the last three balls have been held, with comfort, and consequently with enjoyment. The walls of the new Library are of highly polished marble and richly carved decorations, bronze and paintings, over which the ball decorations could not be placed without permanent injury. So that it seems wise in Congress to establish no precedent, by giving the use of the Library for the Inaugural ball. It is true, that to put the Pension building in order for the ball, by the safe removal of files and records, is an expense. But this expense is not large, and has been easily met three times, and can be again. Then the great court, with its 36,000 square feet of floor space, affords fine scope for the skill of the decorator. The rooms opening into the court are all connected, and are ample for supper rooms and cloak rooms. There are tiers of galleries or balconies for those who desire to look on, but not participate; and on these galleries many rooms open, suitable for reception rooms. The desire for a new building, however, turns attention to the new City Post Office building, centrally located, but far from completed.

Teas for debutantes are always more or less of interest and pleasure to those most concerned; but two recent "coming out" teas interested other people, because one young woman is the granddaughter of Mrs. Grant, and two other young women are the twin daughters of the late General Sheridan. Mrs. Grant's Washington home is in the handsome house purchased of ex-Senator Edmunds. Here, with her daughter, Mrs. Sartoris, she received the guests asked to meet her pretty young granddaughter, Miss Vivian Sartoris, who is not unlike her mother when the latter was Nellie Grant, in the White House. At Mrs. Sheridan's home, the following day, Miss Irene and Miss Louise Sheridan made their formal bow to society at a five-o'clock tea. It seems but yesterday that they were little girls known as the "Twinnies" in the Sheridan family. Like Vivian Sartoris, Irene and Louise Sheridan are attractive young women who are sure to receive much attention and win friends for themselves. Nevertheless they will always be regarded with affectionate interest by those who revere the memories of the great soldiers, General Grant and General Sheridan. It seems especially fitting that Mrs. Grant should pass her declining years at the Capital. Another mistress of the White House also has her home in Washington, Mrs. Harriet Lane Johnston, who was the stately Harriet Lane, mistress of the White House in the Administration of her uncle, President Buchanan. Mrs. Johnston bought one of the roomy old houses here, remodeled it, and has a beautiful home.

LONGEVITY is remarkable because one never can predict what will produce it. It comes impartially to kings, beggars, giants, cripples, abstainers, drunkards, brain workers, body workers, smokers, non-smokers, sane and insane. All apparently have an equal chance of the prize. A London paper is responsible for the ages of the following examples: Miguel Solis, of San Salvador, who at last accounts (in 1878) was 180, attributes his long life to one meal a day, which he devours in no longer space than thirty minutes. Mac-lin, the comedian, managed to get through 107 years by following the simple rule of eating when hungry, drinking when thirsty, and sleeping when sleepy. All these he did liberally, and he was never known to take off his clothes except for the purpose of having his body rubbed with brandy. A priest of Nice lived solely on vegetables for 106 years, while Mrs. Bannister, who died at Cowes in her 108th year, lived on apples, biscuit and milk and water for the last sixty years of her life; and a man named Confit lived a century and a half through moderate eating, great exercise, and "gulping down a raw egg once a day." The Earl of Huntington "rose to par" by eating oysters at every meal; and roasted turnip for supper every night formed the elixir that carried Mr. Wilson, of Sussex, through 116 years.

Fine Arts.

Art Notes.

BY SOPHIA ANTOINETTE WALKER.

THE Lazarus Traveling Scholarship has recently been awarded to Mr. George W. Breck, President of the Art Students' League. This first award marks an epoch in American art. It is our first Prix de Rome, and is given as the result of the first competition in mural painting ever held in this or any country.

The preliminary competition, open to male art students under thirty years of age from any part of the United States, began early in November with examinations in Perspective, Art Anatomy and a Painted Study of the Nude. The four or five successful men then began the final examination in the History of Architecture (based on Roengarten's "Architectural Styles"), Freehand Drawing from Memory of the Architectural Orders, Elementary French and Italian, and a painted sketch for a Mural Figure Composition with ornamental border, about two weeks being given for the development without assistance of the painted sketch, to the scale of one-fourth of the wall size. Mr. Breck handled the mural design exceedingly well—the subject given was a wall for an insurance building to be treated in a large central and two side panels—and his work in the other examinations was so superior that the prize was given to him by the jury without a dissenting voice. To be the president of a large, self-governing body like the League is no sinecure, and Mr. Breck has exhibited unusual tact and dignity as presiding officer.

The sequel sounds like a fairy tale. He goes to form one of the American Academy at Rome, occupying the Casino dell' Aurora, named from the well-known fresco of Guido's "Aurora" on the wall of one of its thirty rooms, with other winners of scholarship in architecture, sculpture and archeology. A director has been appointed and an academic code will be established to govern the students similar to that of the neighboring French Academy in the Villa Medici. The Lazarus Prize means the payment of \$250 quarterly in advance for three years, two of which the recipient is to spend in Italy, including a sixteen months residence in the Casino dell' Aurora.

If we cannot go to Europe, in the course of events much of what is best in Europe comes to us. M. Durand-Ruel has brought over a fine, full-length portrait, very rich in color, by Van Dyck, representing a Spanish General in armor who bore in the wars of the Low Countries the French title of the Comte d'Alligre. Any one who has received the impression, from the Van Dyck portraits of Charles the First (by which we in this country chiefly know Van Dyck as a painter of men), that refinement and finish alone attracted the painter, will find himself undeceived by the power and commanding character of this Spanish General. That armor was an ungainly thing to wear, with the cuirass bulging downward to a long point, and the hips padded out under the scale thigh armor to unnatural width.

We are not sufficiently thankful that the heroes of our great historic period wore graceful and becoming dress. Mr. Howard Pyle, that most talented illustrator, would make us understand that, as well as the strong characters who wore it in his paintings illustrative of "In Washington's Day." These have recently been on exhibition at the Klackner galleries. They are made to be reproduced, and therefore it is no ill to say of them that they are better in reproduction, being barred from consideration as paintings by their monochromatic character, slightly invaded by red, etc.

Mr. C. D. Gibson's later work, much of which we know through reproductions, will be on exhibition at the Keppel Gallery until December 19th. At the Holland galleries Mr. Preyer calls especial attention to Dutch watercolors. One by Kever, representing a mother buttoning behind the round waist of a little fellow whose head is in her lap, while the smaller edition of baby sits on the floor, recurs to mind, and other paintings by Mauve, etc. Mr. Macbeth also exhibits a number of Dutch and American water colors hung together on the walls, where those of Mr. F. B. Williams notably hold their own.

At the Knoedler Gallery the varied work of a talented painter, the Prince Trubetskoy, has recently been placed on the walls. A blonde lady in blue, bending her slight form to inhale the odors of great pink roses in a garden, some small, spirited street sketches where the light glints from the backs of polished bays, a glimpse of a misty cove over interminable lines of parallel sheets, as if the whole world had hung out its linen to dry—these are pictures of some performance and still greater promise. On either side of the door as one goes out hang Mauves again—this time especially delightful ones; and in a window on the street is the Winslow Homer picture of surf, which brought the painter the Academy medal of honor at Philadelphia last year. This picture is not excelled, except in human interest, by "The Wreck," which has just brought to Mr. Homer the well-earned honor of the first prize of \$5,000 and the chronological bronze medal at Pittsburg. The

second prize of \$3,000 with the second chronological medal was awarded to Mr. Gari Melchers for his full-length Dutch "Shipbuilder" in scarlet breeches and sleeves. The three medals, gold, silver and bronze, awarded without regard to nationality, were received by Mr. John Lavery, of Scotland, for his tall "Lady in Brown"; M. Raffaelli for his slight painting of "Notre Dame de Paris," and Miss Beaux for her little "Ernesta."

Mr. Homer, who is heaping honor upon honor, was born in Boston sixty years ago. At the age of twenty-three he was in New York, studying in the Academy, and working for Harper Brothers and other publishers; and when the War broke out he went to Washington, sending thence War pictures to *Harper's Weekly*. He is the most American of painters, and has grown into his grand style through a host of familiar genre subjects.

A fine reproduction of one of his paintings called "On the Eastern Shore," a single seaman looming against the sky from a fuzzy shore knoll, which he himself pronounces perfect, is exhibited with another reproduction of his work, only less successful, by L. Prang & Co., of Boston, at the Grolier Club, in connection with the hundred and sixteen plates illustrating the "Oriental Ceramic Art" of the Walters Collection of Baltimore. The latter work was noticed in the book reviews of last week. Many of these colored plates are superb facsimiles, away beyond the traditional chromo, but many of them have no atmosphere or distance—which may be due, probably is due, as the difference in the plates goes to prove, to the difference in quality of the original sketches.

To go to the Wunderlich galleries takes one back to the earliest years of color printing on copper-plate engravings. There is even one example, by Le Blond, the inventor of color printing, who published his work "Il Coloretto; or, the Harmony of Coloring in Painting Reduced to Practice," in 1730. Generally the copies from Moreland are satisfactory, the brown-golden tone carried through very satisfactorily.

NEW YORK CITY.

Education.

The Peabody and Slater Funds.

THE last thirty years have witnessed many princely gifts for education in this country, but none more important than the Peabody and Slater trusts for popular education in the South. Measured by average life nearly a generation has passed away since George Peabody, in 1866, dedicated to this cause \$2,500,000, soon after augmented by an additional million. More remarkable even than the fact of the gift was the provision for its administration. One condition laid down by the donor was that the Hon. Robert C. Winthrop should be the permanent President of the Board of Trustees in control of the fund, a position that he filled for twenty-eight years. The first vice presidents were the Hon. Hamilton Fish, of New York and Bishop McIlvaine, of Ohio, and thus were united the Eastern, Central and Western States in the counsels that were to direct the new order of things arising in the South. From first to last the Board of Trustees has included three Presidents of the United States, two Chief Justices of the Supreme Court, the most famous military men of both the Union and Confederate armies, distinguished bishops, financiers, like Drexel and Morgan, lawyers, such as Evarts and Clifford, and representative citizens of Southern communities. At a later period "the professional educator appeared in the person of President D. C. Gilman, of Johns Hopkins."

By this constitution of the Board the problem of popular education in the South, at a critical moment of our history, was brought into the sphere of national councils. There was something in the prestige and experience of the men united in the cause that operated to break up local apathy and disaffection; so that while adhering strictly to the business of administering their trust the Board became a great agency of sectional reconciliation and of national unity. Not less remarkable was the choice of men for the immediate work of applying the money to the purpose intended.

Guided by the advice of the president the trustees choose as the first general agent, President Barnas Sears, of Brown University, a man of extraordinary acumen, breadth and force, united with an all-pervading sympathy. To the same prescience was due the choice of his successor, Dr. J. L. M. Curry. The unequalled fitness of this selection was signally recognized by the decision of the Board to carry the whole responsibility themselves until Dr. Curry's two years' service as Minister to the Court of Spain should expire. From the outset it was determined that the fund should not be dissipated upon "forlorn hopes." The first appropriations were made to selected schools and towns and cities, to educational journals and agents, for the purpose of creating a sentiment in favor of free education supported by public taxation. When this sentiment was well developed special efforts were made to induce the States to organize public-school systems and make them a part of the organic life of the commonwealths; and when this end had been attained there was a gradual withdrawal of grants for

local schools, and a concentration of the income upon schools and institutes for training teachers. At present this is the distinctive line of effort maintained; and as the time is very near when, in accordance with Mr. Peabody's original instructions, the bulk of the fund will be appropriated to individual institutions approved by two-thirds of the trustees, it seems highly probable that some school or schools for the professional training of teachers will be the ultimate beneficiary of this liberal endowment. It is confidently expected that the Normal College at Nashville will receive the largest share in the final distribution. It would be difficult to overestimate what has been already accomplished through this central institution to which students from every Southern State have come for training and for ideals that in turn they have widely diffused through the agency of the common schools. The spirit and standards maintained at this institution are sufficiently indicated by the names of the two men whom the Peabody trustees successively called to its direction, Dr. Eben Stearns and Dr. William Payne.

In considering the actual disbursements from Mr. Peabody's gift, it should be remembered that by the failure of certain Southern securities the original amount was reduced to \$2,000,000. Such has been the management that while a sum equal to the principal has been expended, the \$2,000,000 is still in the bank.

In 1882 Mr. John F. Slater, a successful business man of Norwich, Conn., announced his purpose of devoting a fund of \$1,000,000 to the uplifting of the colored population of the South. He was encouraged to this action, as he expressly stated, by the success that had marked the conduct of the earlier gift, and he adopted similar measures for the administration of his own trust. The trustees whom he chose were limited by a single condition, namely, the encouragement of such "institutions as are most effectually useful in promoting the training of teachers," and by the expressed wish that the education promoted should be "Christian" in spirit and tendencies. Soon after their organization the trustees expressed the judgment that in order to accomplish the purpose of the gift, they should foster manual training simultaneously with mental and moral instruction. Their decision to confine appropriations to institutions that give instruction in trades and other manual occupations was publicly announced and has since been rigidly maintained.

By this policy they hoped to send out teachers fitted to guide their race in all the industries that are at the basis of our social order. As Mr. Slater had himself explained "Christian education" to be simply teaching "leavened with a predominant and salutary Christian influence," such as was found "in the common school teaching of Massachusetts and Connecticut," the trustees had large liberty of choice as to the subjects of their bounty. Altogether they have aided about fifty different institutions in sums ranging from \$500 to \$5,000. Up to the close of 1894 they had distributed \$439,981. The annual appropriations, as shown by the report of 1895-'96, amount to nearly \$36,000.

Two recent measures fostered by the Board are novel and full of promise. In 1894 they announced the intention of publishing from time to time papers relating to the education of the colored race which should furnish to workers in the cause the ripe experience of the thirty years of effort accomplished. Six of these monographs have already appeared, including a valuable study by Mr. Henry Gannett on the "Occupations of the Negroes." The second measure referred to was the appropriation in 1896 of \$5,000 for the "employment of pious and intelligent women, white or colored, to travel in the rural districts of Virginia and Alabama to start Mothers' Meetings, where the average ignorant woman, who cannot now hope to receive an education, may at least be taught the way to keep a decent home, and to elevate the moral standard of her humble life."

Biblical Research.

The Cathedral of Parenzo, in Austria.

WELL known to archeologists and architects is the beautiful Cathedral of Parenzo in Istria (a province of Southern Austria), which still preserves the ancient basilical form and is ornamented with magnificent mosaics and marble decorations. In late years the attention of art students has been called to this edifice on account of certain excavations which have been carried on there under the direction of Mgr. Paolo Deperis, who had in collaboration with him Dr. Andrea Amoroso, President of the Istrian Archeological Society. These excavations have brought to light important discoveries which have elucidated the early history of the Church during the first centuries of the Christian era. The present cathedral was the work of Bishop Euphrasius, who built the Church of Parenzo during the first half of the sixth century. This date has been established with certainty from the monumental inscription in the mosaic of the apse, from the monogram of the bishop repeated several times on the capitals, and from the general style of the edifice, which is strictly Byzantine, and resembles the edifices of Ravenna

of the sixth century. Since then the church has undergone several restorations, both during the Middle Ages and in recent times. But, fortunately, these restorations have not touched the ancient columns of the Byzantine period which supported arches ornamented with peacocks, vases and flowers in stucco-work. The apse, also, was saved from the restorer's hand; and not only the apse but the triumphal arch are decorated with a series of magnificent mosaics, while the lower part of the semicircular wall of the apse is covered with rare inlaid work of marble and mother-of-pearl, a kind of *opus sectile* of which there is no example in Rome and only a slight specimen in Ravenna in the church of San Vitale. The basilica is preceded by an atrium adorned with columns and in a very good state of preservation, at the end of which rises the octagonal baptistery of the epoch of Bishop Euphrasius. From a careful study of the mosaic inscription of the apse, and of the different portions of the church, Mgr. Paolo Deperis has been able to trace the existence of the foundation walls of an edifice which existed before the present church, and he has also found remains of its mosaic pavement under the level of the existing floor. From this study Mgr. Deperis concludes that in the construction of his edifice Bishop Euphrasius followed in great measure the ancient sanctuary, and preserved almost exactly the same size and the same internal plan. Following these early studies, Mgr. Deperis had the good fortune to come upon the remains of a mosaic pavement on a level lower still than that of the ante-Euphrasian edifice—remains which evidently belonged to the Christian epoch.

It is therefore evident that, even before the basilica which immediately preceded the present cathedral, there had already existed on the same spot another sacred edifice; and it is an important question to establish the chronological succession of these different buildings. Mgr. Deperis has advanced the following suggestions: first, that the lowest pavement belonged to a very ancient Christian edifice of the second century, which was destroyed during the persecution of Diocletian in 303; second, that after the Peace of the Church, following the edict of Milan in 313, was erected a large basilica on the site of the early church, this basilica being Constantinian and having the pavement immediately under the present one; third, that this basilica of the fourth century was abandoned by Euphrasius toward the middle of the sixth century, when he constructed on its foundations the existing edifice. This is, in succinct form, the opinion expressed by Signori Amoroso and Deperis. On the other hand, Prof. Orazio Marucchi, who is a well-known authority on early Christian antiquities, does not altogether agree with the conclusions of these two scholars, and in a recent number of the *Nuovo Bulletin di Archeologia Christiana* publishes an article in which he expresses his views on the subject. Admitting the succession of the different Christian edifices established by the two scholars, and believing that the first pavement belonged to the second century, he thinks it probable that this pavement formed part of one of those *ecclesia domestica* which existed in the early times of Christianity. It is well known that during the first centuries the faithful gathered together in private houses for their worship, as the Christian religion was looked upon as an illicit religious association. Professor Marucchi therefore believes that the lowest pavement belonged to a private oratory of the second or third century, and that, considerably later, after the Peace of the Church, in the time of Constantine, a regular basilica was erected on the same level as that of the oratory; and that when this second edifice became too small for the increasing number of the faithful, it became necessary to construct a larger one, at which time the pavement was raised to a higher level so as to preserve it from the damaging effects of the sea. Of this second basilica Mgr. Deperis has discovered the remains of the outside wall, the mosaic pavement, and some fragments of columns and decorative marbles which were afterward used in the foundations of the third basilica, built by Bishop Euphrasius in the sixth century, and at present standing.

The mosaic pavement, as well as the style of the marble fragments of the second church, belong rather to the fifth than to the fourth century. Several other points also lead one to assign the fifth century as the correct date. Among these is the fact that the body of the martyr, San Mauro, who was the patron saint of the city of Parenzo, was transported from the suburban Christian cemetery to an imposing sepulcher built in the new basilica. Everything leads one to suppose that this transportation took place at the beginning of the fifth century, and accords with what we know of the custom prevailing at that period of removing the remains of martyrs from the *extra-muros* cemeteries to sepulchers in more protected places, on account of the devastations of the barbarian hordes who invaded Eastern Europe during the first years of the fifth century. The present cathedral, built by Euphrasius, and since then several times restored, closes a series of monuments which have succeeded one another on this site; and it can be said that this group of edifices constitutes a real archeological stratification, as is the case with the well-known basilica of San Clemente in Rome.

Sanitary.

The so-called "Appendicitis craze" is worthy of a little more and deeper thought than is generally given to it. Among the obituary notices gathered from a wide extent of country, there are frequent remarks like these, "of appendicitis," or "from the effects of an operation for appendicitis," and, counting them all up for a year, they would no doubt be many; but of the much larger number who undergo the operation and recover, no note is made; and the old disease "inflammation of the bowels" has nearly disappeared from the records. One small hospital of forty beds, but which has a very perfect operating theater attached, so that private patients who are suffering from the disease go there to take advantage of the aseptic apartments, and the very thorough surgical nursing, has a record worth considering. Within the last three years seventeen persons have been operated on. All but two recovered, and one of these was so far advanced before the surgeon's aid was sought, that he held out no hope to the relatives, who insisted that the last desperate remedy should be tried, and the other patient had a complication of other troubles. It is only within the last twenty years that antiseptic surgery has made it possible to invade the peritoneum safely. A few weeks ago a man was discharged from Bellevue well, who had been shot, and the seventeen intestinal perforations had been closed by the most delicate of operations. Had surgery attained its present perfection at the time of the shooting, Garfield's life would probably have been saved. But even this serious subject has its humorous aspects, as the following paragraph from the *Boston Journal* will show:

"A man of genteel breeding and intellectual force told us, the other day, that he wears sewed to his undershirt a card with the inscription: 'My appendix has been cut out.' And he gave this reason for his action: 'You see, these are the palmy knitting days of the surgeon. If a man falls in a fit or faints, or is disguised mentally by a drug, and is carried consequently to a hospital, the surgeon operates on him for appendicitis without delay.'"

...During the past summer a number of deadly lightning strokes have seemed to be beckoned to their fatal work, by some small bit of metal in the hand, or the pocket, or elsewhere on the person of the victim. It is thought that the two young men who were killed while playing golf near Utica drew the stroke upon themselves, by metal-tipped golf sticks, and there are instances on record of persons, who after a shock, have been found with all textile parts of their garments intact, and all metallic hooks, clasps and buttons melted, together with knives, glove fasteners, cigar cutters, etc. As to the large number of persons who still continue to take refuge under trees and lose their lives by so doing, one has to say, they are hopeless illustrations of the inability to be warned by example, for the journals of the day have so many cases of the sort, that if we did not know of the constant repetition of these instances, we should say it is not possible for people to act so foolishly. A late item in the *College and Clinical Record*, says:

"A curious fact connected with deaths by lightning has recently been noticed in Europe. It appears that as compared with the country, towns, and especially cities possess remarkable immunity from lightning stroke. Between 1800 and 1851 there was not a single death by lightning recorded in Paris; and only one person out of each million who die in London, lose their lives through nature's electric battery. Between 1851 and 1895 only three persons were struck in Paris, and only one of these died. In Berlin only five persons have been struck by lightning since 1713."

It is thought that the even distribution of metals in pipes may account for the immunity of cities.

...The September deaths in the entire State of New York were less by 500 than in the corresponding month last year. The mortality from diseases of the digestive organs was diminished, and there were 800 fewer deaths of children under five years of age. The death rate this year in September was 17.50 against 18.50 for the year 1895. It would seem that three causes unite in bringing about this pleasant result; 1st, The greater use of sterilized milk for children in the hot months; 2d, the greater use of antitoxin for the cure of diphtheria—there were less deaths from this than for any year of the last ten; and 3d, the great loss of life among children and old people during the unprecedented "heated term" of nine uninterrupted scorching days in August, that taught us to recognize the cumulative effect of abnormal conditions when protracted beyond a certain point. In ordinary hot spells the deaths from sunstroke begin to multiply on the third day; if the weather changes, and the blood can cool off before too much altered and deteriorated, people survive. Undoubtedly many at both extremes of life were swept off prematurely in that month, thus leaving less of what may be called "almost ready" material for the month of September.

...In due time it is likely that an explanation will reach us of the great prevalence of smallpox in Marseilles. In the seven months preceding July 30th there had been 468 deaths in that city from variola; and at this day people expect some explanation of the reason why so many preventable deaths have occurred.

Science.

Nature evidently receives with much hesitation the story told in so respectable a journal as *L'Anthropologie* of a tribe of tailed men. According to the story, six years ago, in the course of a visit to the Indo-Chinese region, between 11° and 12° lat. and 104° and 106° long., M. Paul d'Enjoy captured an individual of the Moï race, who had climbed a large tree to gather honey. In descending he applied the sole of his feet to the bark; in fact, he climbed like a monkey. To the surprise of the author and his Annamite companions, their prisoner had a caudal appendage. He conversed with them, swaggered in his savage pride, and showed that he was more wily than a Mongolian, which, as the author adds, is, however, a very difficult matter. M. d'Enjoy saw the common dwelling of the tribe to which this man belonged; but the other people had fled. It consisted of a long, narrow, tunnel-like hut made of dry leaves. Several polished stones, bamboo pipes, copper bracelets and bead necklaces were found inside; these had doubtless been obtained from the Annamites of the frontier. The Moï used barbed arrows which are anointed with a black, sirupy, virulent poison. The tail is not their only peculiarity. All the Moïs whom M. d'Enjoy has seen in the settlements have very accentuated ankle bones, looking like the spurs of a cock. All the neighboring nations treat them as brutes, and destroy these remarkable people who, the author believes, to have occupied primitively the whole Indo-Chinese Peninsula.

...New facts regarding the habits of the "horned toad," or *Phrynosoma* of Texas, by C. L. Edwards, appear in *Science*. It can be tamed so as to pull a toy wagon or to eat flies, its favorite food, off one's hand. When gently rubbed it puffs itself out, but when in fear becomes flattened to the ground. It lives on flies, spiders, and especially ants, particularly the agricultural ant. The latter, when confined with it, will find thin places in its tough, horny armor, and by stinging it "drive the horned frogs crazy and frequently to death." The curious habit of ejecting blood from the eyes was frequently observed. Also under certain conditions of excitement it utters a sharp squeak. It builds a nest in which it lays eggs, the nest being a tunnel seven inches deep; at the bottom, forming an L, was a narrow entrance leading into a round chamber three and a half inches in diameter and two inches high. Here, perfectly packed in with loose earth, were twenty-five eggs, and fifteen more were discovered at the bottom of the tunnel. The time given for the ovulation has been a hundred days for females kept in confinement; but Professor Edwards believes that the time of carrying the eggs under natural conditions is much shorter. Dr. Shufeldt, in a later number, states, as he pointed out ten years ago, that another species (*P. douglasi*) is viviparous, and its period of gestation is probably about 100 days.

...Nearly all our grasses and forage plants are introductions from other countries, and every once in a while some botanical novelty is introduced with a flourish, and predatory runs made on the slim bank accounts of the agriculturist, who comes eventually to find the dearly-paid-for article no better than it should be. The botanists of the United States Department of Agriculture have recently shown that our own country is rich in wild plants of this character, and might add largely to profitable cultivation if only our progressive men could be induced to give them patient tests, so as to improve a little on their wild characteristics. The idea is that some far-fetched article must be acclimated before it can be valuable. The department has recently issued a valuable publication, profusely illustrated, showing that there are over two hundred wildlings or natives of the United States which are worth trial as forage plants, many of which would possibly prove mines of wealth to those who would intelligently undertake their culture and improvement. The different species of *Hosackia* it especially notes as worthy of trial.

...The whole subject of the methods by which seeds are distributed is attracting considerable attention just now. It seems almost impossible to construct any general law by which to explain the reason for things in nature. It does seem, for instance, safe to say that wings are given to seeds to enable them to fly far away from the parent tree, and thus extend the area of territory occupied by the species. But in many of the large-seeded pines—the linden, and others—the hollow seeds only are the ones blown away. The solid, perfect seeds remain around the parent tree. The objectors to everything argue that wings are given to fan out the light, useless material. But this surely cannot always be.

...In so dry a region as Central Australia frogs are found in fair numbers, creeks and clay-pans "swarming" with them. As the waters dry up the frogs disappear in their burrows, remaining till the rains come again. "Certain species of them," says Spencer, "gorge themselves with water before they go into their retreats, and in times of drouth the natives dig them out and obtain enough water from their bodies to satisfy their thirst."

Survey of the World.

THE Tariff question has given occasion for more conference and consideration among the Republicans than any other proposed legislation. There was a division of opinion among Republican Senators and Representatives as to the propriety of passing the Dingley bill even if it were possible to do so. The chief objection raised to it was that it was not a scientific measure, but only a temporary expedient; and while it would result in increasing the revenue it would not do away with the necessity of a revision of the Wilson law. The attitude of the Silver Republicans in the Senate satisfied the party leaders that it would be useless at this short session to enter into a struggle with any hope of carrying the Dingley bill. It was understood that the President-elect and his chief representative, Mr. Hanna, were strongly inclined to favor an extra session, to be called early in March, to revise the tariff, and the action of the Ways and Means Committee of the House is an indication that this policy is regarded as settled. It has been resolved by the committee to enter at once upon the preparation of revised schedules with the hope that they may be ready or nearly ready when the extra session is called. Hearings are to be given to those interested, and it is expected that these hearings will begin immediately after Christmas. The indications are that the revision will be a moderate one. One of the changes proposed is from ad valorem to specific duties, and it is said that the chief changes will be in the woolen schedules. As the Republican members of the Ways and Means Committee have been re-elected to the House, and, as Speaker Reed will most probably be re-elected to his present position, and the present members of the committee will, therefore, undoubtedly be reappointed, the committee believe that they will be saving much time by proceeding at once to the preparation of the new bill. In the Senate three important joint resolutions were introduced with reference to Cuban matters; one by Senator Cameron, another by Senator Call and a third by Senator Mills. That of the latter proposes that the United States take immediate possession of Cuba until an independent government can be organized. The others look to the recognition of Cuban independence.

CONGRESS began its last session with an evident determination to make it a business session, at least the House of Representatives did. On the first day of its session it heard the President's Message and adjourned out of respect to the memory of ex-Speaker Crisp. The second day it took up and passed four bills, one of them being the Pension Appropriation bill, and the other three relating to postal matters. In the Senate, Senator Allen, Populist, called up the Dingley bill. It will be remembered that at its last session a free silver substitute was reported from the committee for the Dingley bill, and what Senator Allen moved to take was the substitute. A short colloquy occurred between the leading Republican Senators and Senator Allen, which showed that the Free Silver Senators were not disposed to agree to set aside the free silver bill and allow the Dingley bill to come to a vote at an early date. The meeting of the Republican Senators in caucus previously had shown that at least six of the Free Silver Senators who formerly acted with the Republican Party were not disposed to do so now. Senator Dubois, who was secretary of the caucus, sent in his resignation, and he with Senators Mantle, of Montana; Pettigrew, of South Dakota; Cannon, of Utah; Teller, of Colorado, and Squire, of Washington, absented themselves from the caucus. This reduces the number of Republican Senators who can be relied upon from 43 to 37. The question of the Dingley bill was put into the hands of a steering committee to do as they may think best. At the same caucus a resolution by Senator Wolcott referred to the same committee the question of legislation at the present session looking to "an international conference with leading commercial nations of the world for the promotion of bimetalism"; evidently in response to the resolution of the Republican platform at St. Louis.

THE great event of the week in Cuba was the death of General Antonio Maceo, in command of the insurgent forces in the province of Pinar del Rio. For some days the report was doubted and positive denials came from Cuban sources; but it finally proved to be true. It was at first supposed that General Maceo, who was second in command of the Cuban forces, met his death in a battle in the province of Havana, just east of the trocha, which he had crossed with a small body of his men. A force of Spaniards, under the command of Major Cirujeda, surrounded him, and Maceo and members of his staff were cut down and killed. Later reports from Cuban sources, say that Maceo was decoyed into an ambush and was really assassinated. According to this story, which lacks confirmation in many details, a proposition came to General Maceo from the Marquis of Ahumada, who is next to General Weyler in command, asking him to meet with the Marquis and arrange

terms for the evacuation of the island. It is said that this proposition was made to Maceo once before, but circumstances then prevented its being carried out. According to the story Maceo crossed the trocha openly on the fourth of December with his staff without resistance from the Spanish forces, who recognized him and saluted him and allowed him to pass across the line in pursuance, it is claimed, of the agreement to give him a safe conduct. Dr. Zertucha, a member of his staff, a surgeon, is now charged with having betrayed him. He was persistent, it is said, in urging Maceo to accede to the Spanish request for an interview, and the fact that the surgeon was not shot down with the other members of the staff, including a son of General Gomez, but was taken a prisoner and has been treated with consideration, is pointed to as evidence that he is Maceo's betrayer. It is said that in Spanish circles in Havana some credence is given to the report. The most that can be said of it now is that the evidence against it is quite as strong as the evidence in favor of it.

THE death of Maceo was received by the Spanish public, both in Cuba and in Spain, with great rejoicing. General Weyler having occasion to return to Havana from his headquarters, in the province of Pinar del Rio, received an ovation from the people of Havana. The expressions of rejoicings were very general. The death of Maceo was regarded as a great blow to the insurgents. Altho he was not at the head of the Cuban forces he was one of the most active leaders on that side. General Gomez, who is supposed to be in or near the Havana province, is the Commander-in-Chief of the Cuban Army, and Maceo was lieutenant-general. It is said that Maceo's army in the Pinar del Rio province is left under competent leadership, and that it is strongly fortified in the Organas Mountains. General Weyler is again at the head of his forces, and proposes to free the province of Pinar del Rio from the presence of the enemy in a short time. He is very much encouraged by the death of Maceo, and believes that in a short time the whole island will be pacified. A number of skirmishes have taken place during the week, but none of them have been of moment except that in which Maceo lost his life. The Cuban portion of the President's Message, which at first provoked hostile comment in Havana and Spain, on a meager report of it, gave satisfaction when it was read in full.

THE report from Caracas, last week, that the Venezuelan Congress might refuse to approve the arbitration treaty negotiated between the United States and Great Britain, created for a few hours something like consternation among the friends of the treaty in this country. It was stated that Señor Michelena, formerly Venezuelan Minister to Great Britain, had made a strong attack upon the treaty, declaring that Venezuela's interests had not been properly safeguarded in it, and that it ought to have provided that two of the arbitrators should be chosen by Venezuela. As President Crespo and his Cabinet had approved the treaty and had suggested no such change, it had been supposed that the Venezuelan Congress would approve it with little hesitation; and it is now believed that this truly represents the situation. The attack on the treaty, according to later advices, is not as weighty and significant as was at first supposed, and little doubt is now entertained that when the Congress is convened, it will give its approval as promptly as possible. Last week the full text of the memorandum was given out at Washington. It justifies, in the main, the synopsis of it that was first given. The five arbitrators are to be selected as has been already indicated, the fifth arbitrator, chosen by the four, to be the president of the tribunal.

THE revolt in Uruguay, which we mentioned as in progress two weeks ago, is now "reported" practically at an end, the Government having gained complete control over the "turbulent element which literally sleep with their arms under their pillows," by defeating Saravia (he was reported killed ten days ago) who is now, according to two different rumors, attempting to escape into Argentina and Brazil. However, since our last note was written and before peace was restored the *Herald's* correspondent telegraphed two interesting "encounters"; a threatened invasion of Uruguay from the frontiers of Argentina; a discovered dynamite plot in the capital city of Montevideo; British, Italian and United States cruisers on the scene, and a rigidly censored press which rendered accurate news impossible. More meager still are the reports in the other papers.

THE political trial in Germany has resulted in the condemnation of the editor, Von Lützow, for perjury and forgery, and the arrest on similar charges of Baron Tausch, the head of the Political Police. As fuller details come in, it appears that the matter started with an investigation into the two versions of the Czar's reply to Emperor William, on September 5th. According to one of them he said: "I assure you, Sire, that I am ani-

mated by the same traditional sentiments as your Majesty." According to the other the words "your Majesty" were replaced by "my late father." The effect of the latter form would have been to keep alive the Russo-German hostility, and as soon as it appeared that the other was the correct one, charges were made that it had been dictated by the Eulenberg, or strictly Prussian influence. Search for the authorship of these articles resulted in proof that they were written by two men, Leckert and Von Lützow. They, on examination, claimed that they had gained their information from a representative of the Foreign Office, of which Baron Marschall von Bieberstein is the head; and also implicated Prince Hohenlohe, the son of the Chancellor. Immediately an action for libel was brought by these men. In the examination it appeared that the first, or erroneous report, was never submitted to the Foreign Office for correction; and the reporter declared the story of its having been dictated by the Office a pure fabrication. In the course of the trial, however, it appeared that these two men were frequently employed by the Chief of the Political Police, Baron Tausch, to ferret out the writers of political articles in the press, and the Foreign Office made public complaint against the semi-official press which was so constantly attacking high officials, always, it was claimed, under the inspiration of the Foreign Office. The result has been a revelation as to the methods of the Political Police which is disgusting as well as alarming all Germany. Now the Commissioner is under arrest, and will come up for trial, the charge against him being based to a degree upon a confession by Von Lützow of his regular employment by Baron Tausch, at a salary of 200 marks a month, with the special duty of furnishing "interesting information." What will be the result it is as yet impossible to forecast. All sorts of reports are abroad, chiefly indicative of a constant strife between the Prussian influences, represented by Count Eulenberg, and the Imperial interests, under the lead of Baron von Bieberstein. It looks very much as if the Emperor were thoroughly cognizant of the whole affair, and had allowed the Political Police to prod now one and now the other, so that neither should become too strong. There are, as usual, reports implicating the Bismarcks, and it seems as if the whole German official class were on trial.

THE situation in southeastern Europe is somewhat disturbed. Hungary has denounced the Customs and Commercial Treaty with Austria, which necessitates the arrangement of a new one. Rumania is in turmoil over a Cabinet crisis resulting from a quarrel over the Metropolitan Primate. In Bulgaria the elections have resulted in a victory for the Government, but the feeling against Prince Ferdinand appears to be very high, and the anti-Russian idea to be predominant. It is true that no one of these may prove to be serious. Undoubtedly a new Austro-Hungarian treaty will be arranged for the next ten years, but there has been considerable bitterness aroused by the victory of the anti-Semites in Austria and their furious attacks upon the Hungarian Liberals. The Rumanian affair does not affect the foreign policy of the Government, and it is well for Bulgaria that M. Stoiloff's hands are strengthened. Yet there is in these recurring disturbances an indication of the very unstable equilibrium of the political influences which renders all these countries liable at any time to be the prey of any Power that has the skill and strength to take advantage of their weak moments.

PUBLIC attention in this country, during the past week, has been startled by a circumstantial report in *The Sun*, of this city, of an agreement between Russia, France and England for the settlement of affairs in Turkey. The Sultan was to be reduced to practical and, if he resisted, to actual vassalage. Russia was to hold the Asiatic side of the Bosphorus, from the Black Sea about halfway down to the Marmora; the forts at the Dardanelles were to be dismantled, and in general the whole question was to be settled. The report, however, has received so far no confirmation in any other paper in this country, and only a modified support, according to the telegrams from England, in *The Times*. That some arrangement between the three Powers has been made is generally admitted, but so detailed a statement is not generally believed. If carried out it would become an entire reversal of the policy of England and would imply some special understanding in regard to Egypt and the far East. From Turkey itself the most significant items are the escape from his confinement in a palace of ex-Sultan Murad, and the increased vigor shown by the Turkish Government in arresting Turks suspected of hostility to the present Sultan. The report in regard to Murad is not confirmed but may indicate a movement on the part of the Turks who favor a change, toward his restoration.

WHAT is Li Hung-Chang's present position in China? The facts appear to be as follows: Received on his re-

Music.

The Course of Things.

BY E. IRENÆUS STEVENSON.

turn from his great tour with extraordinary distinction, and lodged within the palace precinct, some one suggested that he might inspect the imperial gardens. Borne in his sedan chair he failed to notice certain metes and bounds that marked the domain of the Empress Dowager. No one warned him; the palace guards were all obsequiousness; but the next morning, almost before he had found time to array himself in court costume, he was shown a decree stripping him of yellow jacket, ruby button, and three-eyed peacock's plume. Worse was to follow; he was handed over to a commission of jealous rivals to report what further punishment he should suffer. The Empress Dowager stood by him, tho the alleged offense was against her "peace and dignity." Beyond the revocation of his high titles he has not been called to suffer any actual penalty; but it is to be feared that this unfortunate affair has dealt a fatal blow to the influence of China's most enlightened statesman. In the *Tsungli yamen* (Board of Foreign Affairs) his colleagues were emboldened to thwart the new measures from which so much was expected. Checkmated at every turn, he was permitted to vacate his seat on the divan, and ordered to devote his energies to the reconstruction of the navy—a post of great responsibility but one in which his light can no more reach the general public than if it were hidden in the hold of an ironclad. A chorus of disappointment comes from China, and critics not unfriendly to the Government regard the disgrace of the illustrious Minister as a deliberate insult to the nations of the West who made so much of him. In this they are mistaken. Such a surmise is giving China more credit than she deserves, as she has not yet come to the point of shaping her policy either to please or displease the powers of the West. Not until she ceases to visit a slip in etiquette with the same severity as a blunder in statesmanship will her Government give evidence that it is beginning to be penetrated by the modern spirit.

THE disgrace that has fallen on the great man, whom the nations of the West have delighted to honor, is not the first instance of the kind that has occurred in the recent history of our relations with China. In 1882 Chung-hau, a descendant of ancient kings and the highest official whom China had sent abroad, experienced on his return a far more tragic fate than that which has overtaken him who was so lately honored as our national guest. If we call attention to that incident, it is because it throws a flood of light on this. Like Li, he was an ambassador of the first class, and like him sent to Russia; unlike the famous Viceroy, he was not dispatched on a mission of ceremony, but to tackle the talent of Russia in the field of diplomacy, where the Muscovite is more to be dreaded than in battle array. Not merely did the Emperor Alexander II receive him with unprecedented honors, he negotiated with him in person as he might have done with Chung-hau's master. The mission of the eminent Manchu was to recover the frontier province of Ili, which Russia had temporarily occupied during a rebellion of the Mohammedan inhabitants, and which she had pledged herself to restore. The unlucky man never suspected, as he might had he taken the trouble to "scratch," that the Czar and his Ministers were more Tartar than himself. Such was the courtesy of the Imperial diplomat, that the ambassador dismissed all thought of guile and left in his possession the strongest strategic points by way of compensation. Arriving almost at the gates of the Chinese capital, full of calculations on broods of unhatched chickens, he was met by a cohort of soldiers who loaded him with chains and dragged him away to prison. Condemned to death, he was left to languish for half a year, when his life was spared at the intercession of crowned heads, and, broken in spirit, he issued from his dungeon to find an early grave. Li Hung-Chang has not been thrown into prison, but he too has had enough contumely to break his proud spirit.

THE end of the insurrection of the Matabeles in South Africa is scarcely announced before a rising of the Angoni Zulus is reported. They have invaded the region to the south of Lake Nyassa. The invaders, whose force is not stated, attacked and burned a mission station and killed the inhabitants of a number of villages. Blantyre, itself a mission station at the south end of the lake, and an important industrial center, supported by the Church of Scotland, was in danger of attack at the time the news was forwarded. Three British columns were immediately set in motion to overthrow the invaders. The cause of the uprising is not stated. It is intimated that the invading force is a large one. Lord Grey, the Secretary of the British South Africa Company, in a letter from Bulawayo, October 16th, declares that the policy of the company in restoring peace in Matabeland will be to give the Indunas the authority which they had in Lobengula's time. This is done that the natives may have abundant opportunity to present their grievances to proper heads. The tribal divisions are to be restored, and the chiefs who have proved themselves to be worthy of trust are to receive a salary of £5 a month and a horse. The Indunas are to be held responsible for the conduct of their people.

BOTH as to concert and opera, last week brought sufficient pleasure. In the former class occurred the Boston Symphony Orchestra's second visit this season, and the second set of Philharmonics. Mr. Sieveking gave his first pianoforte recital. The opera acquitted itself of "Don Giovanni" on Monday in a very indifferent performance that would have made amiable Mozart out of humor; also of "Tannhäuser" and "Faust" on Wednesday; of a brilliant "Carmen" representation on Friday, in which was effected not only Mme. Calvé's return to our stage, for the season, but the début of a tenor new to New Yorkers, Mr. Thomas Salignac; while on Saturday came "Lohengrin" and a specially good and lively "Martha" evening to wind up the week.

The Boston Symphony Orchestra was in its finest form on Thursday night. One of our newspapers had lately advertised for a sort of sealed proposals in the way of a new motto to be descriptive of the salient merit of its pages. Perhaps the Bostonians might do the same thing, and gain thereby if not any useful enthusiasm, a good deal of condensed applause for a band incomparable. The Symphony Orchestra within a year has done more than maintain its standard under Mr. Paur. It has managed a thing that at first seemed ungraciously in hazard. It has actually made of Mr. Paur a new conductor good enough to be its leader. To the present associating of such an organization under such care as is his vastly improved kind, nobody should object. The program of this concert included Schumann's Symphony in C, the violin concerto of Tschai-kovsky, with Mr. Carl Halir as soloist, and a magnificent example of the Orchestra's virtuosity in playing one of Liszt's "Episodes in Lenau's 'Faust'"—the wild waltz that Mephistopheles is supposed to be playing in the inn. The whole concert was admirable. We must get our finest musical concert performances as well as our recipes for baked beans from Boston. Apropos of the Liszt selection it might not be an unwelcome idea to the public for one of our local conductors to revive the companion number to it, which Mr. Thomas used frequently to give—the somber "Nächtliche Zug."

Comparisons are odious. But people will think them, and even make them, at the expense of local pride. The Philharmonic program and its playing alike seemed dry after the *fougue*, and the splendor of tone from the visitors from down East. Nevertheless let us hasten to say that our venerable society gave a worthy rehearsal; and added thereto an equally respectable concert. The program presented Dvorshak's stirring "Husitzka" Overture; Bach's Second Suite, for the flute and string band; the long and beautiful duet for soprano and baritone, from Wagner's "Flying Dutchman"; and Beethoven's "Pastoral" Symphony. This last always seems more suited to an April concert than to an early winter one. The best playing came in the "Husitzka," and the familiar slow movement of the "Pastoral." The soloists were Mme. De Vere-Sapio and Mr. David Bispham. Of good baritones we have generally a superfluity. The present season is no exception. It is not a little compliment to Mr. Bispham to have been recognized promptly as a baritone that cannot be mistaken for any other now with us. There is true superiority in his firm, rich voice and in the unfailingly artistic employment of it either in concert or opera. He is a singer of rare intellectual fiber as well as rare charm.

As to the Metropolitan's sprightliest incident, Mme. Calvé's "Carmen" was received with a whirlwind of welcoming applause, as the gifted French mezzo-soprano came down the center of the stage on Friday evening and stood tilting on her heels and biting at the fatal cassia bud which is to carry a spell in its leaves. Again did the season wake up from lethargy—again was the public alert, with eyes and ears, all over a great house. It was a fine performance indeed. Mme. Calvé seldom sings twice the same way the rôle that is so identified with her just now as to forbid her to more than hint at others in which she is able not less to be individual. There are always new phrasings, ever new refinements. She never acts Merrimée's gypsy twice alike, and this evening she acted every shade and incident with consummate magnetism. It is, however, a regret, that she begins to impress herself quite too decidedly, before us—even to quitting an operatic part, for the instant, just to be Madame Calvé in New York and very much at home there. Still genius, like *noblesse*, has its *obligé*. Mr. Salignac, the *Don Jose* of the evening, made an immediate and deserved success. He is a young singer of high equipment. He makes even higher promises. His tenor, a robust one not lyric but dramatic in texture, is by no means even in quality, well developed nor skilfully employed. A singing master for a year or so would be an admirable thing for him. But he is young, he is magnetic, earnest, full of fire, and feeling, self-unconscious in his work, the potency of temperament is superb in his instance—and he is a natural actor of remarkable care, freedom and expressiveness. He made of a threadbare part much that was

so carefully studied as to be new. His contrasted effects between *Jose* in the first and last acts were worthy of Campanini's memorable presentation. The performance gained much from Mme. Eames's exquisitely lyric *Micaela*; and it may be added that when Mme. Calvé and Mme. Eames received the first plaudits of the evening, standing hand in hand before the footlights, offering each other roses, generally conducting themselves like figures in the *Lady's Own Annual*, 1847, and apparently thinking, like Marjorie Fleming, "of the sweet love which flowed in their tender hearts" there was much discreet smiling all over the house; and even a voluntary peace between Spain and Cuba appeared a facile probability.

Personals.

NEWS has just come by way of London that Joseph James Cheeseman, President of the West African Republic of Liberia, is dead. His parents, who were sent out by the American Colonization Society, were among the first founders of the new colony, and this son was born in 1843, before it became a republic. It will be remembered that the colony was established by American philanthropists about fifty years ago, to give the American Negro a land where political and social liberty could be enjoyed, as it was in the United States, by the enfranchised citizens. It was recognized a republic later by the nations of the world, and tho the experiment of popular government has not proved so successful there as in this country, still the eighteen thousand civilized Negroes are gradually taming their more numerous wild brothers. Mr. Cheeseman acquired his education in the schools and college of Liberia, in which he made the most of his limited opportunities. He entered the militia when a young man, and later served as clerk of the County Court, Collector of Customs of the Port of Grand Bassa, Mayor of Edina, Member of the Liberian House of Representatives, and Judge of the Superior Court of Grand Bassa County. In 1891 he was first elected President for a term of two years, and has since been twice re-elected. Throughout all this political activity President Cheeseman's business was that of a merchant, and his intelligence soon raised him to a prominent place among the merchants of the West Coast of Africa. There was one thing, however, in which he was unique among all the Presidents of the world's Republics. He was an ordained minister and preached in the First Baptist Church in Edina from 1868 to the time of his inauguration as President. He was also President of the Siberian Baptist Association, and Superintendent of Missions, under the appointment of the Southern Baptist Missionary Convention of the United States.

... The name of F. Max Müller generally brings to mind Oriental studies, linguistics, philology, and other equally abstruse subjects more or less akin. But the professor tells us in a recent magazine article that at one time he expected his study of Greek and Latin textbooks would have to give way to the more alluring art of music and its professional study. Professor Müller's father was a poet, whose songs were set to music, and sung by such artists as Jenny Lind, and it was not unnatural that the son should have had such an intense love for music. Almost all the great musicians of a quarter of a century ago were known to Professor Müller. For example, at one time, when Mendelssohn was a very young man, "with the head of an angel," he took the small Müller on his knees and asked him to play a choral while he played the pedal. Professor Müller also speaks of the remarkable affection between Mendelssohn and his sister Fanny. "I have heard them," he says, "extemporize together on the pianoforte, one holding with his little finger the little finger of the other. Her death was the heaviest loss he ever suffered in his life." Professor Müller's godfather was Weber, with whose compositions the godson was well acquainted; but the composer he loved best was Beethoven, whose symphonies at one time he could hum from beginning to end.

... The champion bicyclist of 1896 is undoubtedly Tom Monarch Cooper. He is described as a young man twenty-three years of age, five feet, ten and a half inches tall, and weighing in training 172 pounds. And his modesty in bearing his honors, his temperate habits and his faithfulness in training have in no small measure contributed to his athletic success and personal popularity. Until last year Cooper was entirely unknown in the racing world. He first achieved a local reputation in Detroit, his home, but later by winning nine races in a week on the Canadian circuit, making a series of eighteen successive victories in a little over two weeks—a record only equaled by the champion, Zimmerman—he finished the season as the best bicyclist of the year. The past year, however, has been even more brilliant. He defeated his rival, Bald, in twenty-one out of thirty-three races, won four of the six national championship races at Louisville, and was victor at Springfield and at Manhattan Beach, where he defeated Bald, Butler, Gardner and Johnson. Mr. Cooper made his reputation on a Monarch wheel, which he still continues to ride.

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Nineteen Centuries.

By general agreement of scholars the beginning of our Christian era has been set four years wrong. By general agreement the Christmas Day, December 25th, has also been set wrong. It is the fact of Christ, not the date of Christ, that concerns the Christian. The year and the day of his birth concern the technical chronologist, and nobody else. So little have feast days and celebrations to do with religion that it never occurred to one of the four evangelists to tell us the day and the month. We know the exact day and month when thousands of business documents of older date were signed, when this field was bought or that slave sold; but neither Matthew nor Luke ever thought of it that by and by men might want to celebrate the day when Jesus was born. Luke, most careful of the four, does tell us the year; it was when Cyrenius was Governor of Syria, whenever that may have been; but he does not think to tell us in which year of the Emperor Augustus occurred the birth which was to be the most momentous in the history of man upon the earth. And so, when the Christian era was adopted, to take the place of that of the Foundation of Rome, the historians of the day could not fix with certainty the right year for our Lord's birth; and modern research shows that Cyrenius was not Governor of Syria, and that Jesus was not born in Bethlehem, in the year 1 A. D., but probably in the year 4 B. C., so-called; and that the blessed advent did not occur on December 25th, but somewhat earlier in the year, we cannot tell when. All this teaches us the old lesson, that the kingdom of God is not meat or drink, nor birthdays or birthyears, nor form or ritual, but righteousness and peace and joy in the Holy Spirit.

If the modern chronologists are right, the Christmas we are about to celebrate really belongs not to the year 1896, but to the year 1900. Leaving out of view the exact day and month, of which we know nothing, we are now really at the close of the nineteenth century, and the beginning of the twentieth century. Nineteen hundred years have passed since the shepherds heard the blessed song of peace and good-will. Nineteen centuries have failed to see the promise fulfilled, and they pass on the duty unaccomplished, and the honor unachieved to a century which shall complete two chiliads. May we hope that the new century will be more faithful and more favored than that which looks back with disappointed face as it fades away in distance and mist?

Yet this nineteenth century has done more to advance the kingdom of God than any that has preceded it since the three first, unless it be that which saw the first fruits of the Reformation. Better than that century, it has caught the Christmas gospel of

peace and good-will. It has seen terrible wars and famines and massacres; and yet it has seen the Church awake to its duty to give the knowledge of Christ to the world, and missions have become a mighty power. It has seen the area of Christendom and the power of Christianity extended, arbitration take the place of war, civilizing influences reach over the wildest portions of the earth, and liberty claimed and secured by many nations.

The Prince of Peace has come down again to earth. He dwells in his Church. He is possessing the hearts of parliaments and kings. His are the forces of civilization, the locomotive and steamship and dynamo know it not. His peaceful army is preparing to possess and rule the twentieth century. The mastery may come with battles of Armageddon; it will certainly come with the telling of the angels' song, and the preaching of the Sermon on the Mount, and the story of the Cross and the Resurrection. Blessed are the eyes that shall see the middle of the twentieth century; blessed are our eyes that we see the Lord already returned to earth, and setting up his kingdom among his saints.

The United States and Cuba.

PRESIDENT CLEVELAND has given the facts about the war in Cuba with sufficient fulness and with most admirable impartiality. His conclusions are a matter of difference of opinion; but nobody denies that the statement on which the conclusions are based comes as near the truth as it is possible to get. Evidently Secretary Olney did his utmost to gather full and trustworthy information, and the President has given it to Congress and the country in clear, concise and judicial terms. It is worth while to rehearse them as briefly as possible.

Spain has made no progress in pacifying Cuba the past year. She still holds Havana, the seaports and chief towns; but the insurgents roam at will over two-thirds of the inland territory. If Spain evinces more determination to conquer, the insurgents have gained in numbers and resources and confront the Spanish forces with equal determination. While the latter are much the stronger they do not succeed, because the insurgent armies are alert and able to avoid pitched battles. They can choose their own ground and fight or refuse to fight as the conditions favor or do not favor their side. Moreover, born and bred on the soil, and living in a country where all that is indispensable to life is easily obtainable, they have it within their power to prolong the conflict indefinitely. As to Government, except under Spanish rule, there really is none. The "putative Cuban Government," is "a Government merely on paper," or, as Secretary Olney calls it, a "nomadic Government." This the Cubans object to as too sweeping; but it can hardly be successfully contested. There is no capital where the Insurgent Government can be found; if it exists, it has no certain location, nobody knows how to get access to it, and its acts are unknown to the world. The results of the war are ruinous to the island. Its plantations are devastated, its crops destroyed, and its industry and commerce prostrated.

These are the main facts. Considering our nearness to Cuba, our pecuniary interests in the island, the trouble we are at to police a long line of seacoast so as to prevent unlawful expeditions going out from our ports, our sympathy for a people struggling for their freedom from oppressive rule, and our friendly relations with Spain, what is the duty of the United States? There are several policies possible:

1. Keep aloof, and let the war go on until it is fought out.
2. Recognize the belligerency of the Cubans.
3. Recognize the independence of Cuba.
4. Intervene with force and take possession of the island.
5. Negotiate with Spain for its purchase, either in behalf of the Cubans, or for ourselves.
6. Ask Spain to grant the Cubans autonomy, urge the Cubans to accept it, and, with Spain's consent, guarantee genuine reforms to the insurgents, if they will lay down their arms.

It is manifest that our national interests and sympathies and our duty to humanity must prevent us from adopting the first policy. It would not be wise; it would not be safe. Our people would not allow our Government to adopt it. As to the second policy, it is both too early and too late to propose it. The conditions which warrant it, according to international precedent, are not existent. The belligerents have no cities or seaports, no definite seat of government, no fully established government, no navy, no

power except a military power, and that is both "nomadic" and divided. To accord belligerent rights to the insurgents would not greatly help them now; but it would anger Spain and would be, as the President points out, "perilous and injurious to our own interests."

Most of the objections to recognizing the belligerency also apply to the proposal made in Senators Cameron's and Call's resolutions to recognize the independence of Cuba. This action implies a state of facts which does not exist. The only Government there is the Government which has its seat in Havana, and to which we have sent accredited agents. Independence implies a Government established and performing its functions, a territory definitely held, a responsible power with which other countries can deal, and a promise of permanency. All our precedents are on the side of caution in recognizing the independence of new nations. We were slow to act when South and Central American colonies revolted from Spain. President Jackson, in recommending delay in recognizing the independence of Texas, said:

"In the contests between Spain and her revolted colonies, we stood aloof and waited not only until the ability of the new States to protect themselves was fully established, but until the danger of their being subjugated had entirely passed away."

To recognize Cuban independence before there is a Cuban Government would certainly be premature, it would indicate under the circumstances a purpose on our part to see that Cuba secures independence, and Spain could hardly help treating it as a hostile act meant to deprive her of her possessions. We do not want war with Spain. We want to avoid it if possible, and we ought to do nothing designed to provoke it.

More objectionable still is the proposal of Senator Mills for an armed occupation. It would be taking the worst way before better ways are tried. Nor is the question of purchase one of immediate concern, tho it may come uppermost in the near future.

The sixth policy, which Mr. Cleveland has adopted, seems to us safe, conservative and wise. If it does not succeed we shall be in a stronger position to take some other step. If it does succeed, we shall have won peace and reform for Cuba without resorting to arms.

There is, of course, a possibility that Mr. Cleveland's plan will fail. Spain's response has not yet been received. We must wait a reasonable time for it. If it is unfavorable, some other method will be considered. The march of events will help to determine what. This is manifestly not the time for any of the advanced measures proposed in Congress. The death of Maceo has changed the situation somewhat in a single week. The possibility of pacification seems a little less remote, now that we learn how small a force Maceo had. On the other hand, a sudden and serious demonstration against Havana might put the insurgents in a much stronger position. A change of the Ministry at Madrid, liable to occur at any moment, would also make the success of friendly negotiations with Spain more probable.

Precipitate action by Congress is, therefore, to be deprecated. We doubt whether the pending joint resolutions will pass both Houses without modification. If they do, the President has the remedy in his own hands. He can veto them if, in his judgment, they are premature. Let us wait a little longer—it may be a few months, it may be only a few weeks—until stronger measures are more clearly indicated.

"The Money Power."

SINCE the defeat of Mr. William Jennings Bryan as a candidate for the Presidency of the United States, there have been many attempts to explain the most remarkable political campaign in American history. The question has been raised whether the struggle revealed a widespread discontent. Many leading organs of public opinion have declared that no evidence of a general discontent is obvious, and have discussed causes and remedies. We believe that these discussions have touched upon the most serious political problem that the American people have had to face since the Civil War; but we have not been satisfied that the problem has anywhere been correctly stated. We are convinced that the campaign was a struggle between forces that had never before been able to control the dominant political parties, and that have not as yet been accurately described.

When the Chicago Convention was captured by the advocates of the free coinage of silver, the issue that was thereby forced upon the country was one larger and more momentous than any question of

monetary policy. The narrower question, however, was made prominent in all ante-election discussions, and doubtless a majority of business men now believe that the real issue of Bryanism has been added to the long catalog of lost causes, in which practical men can have no further interest. But what are the facts in the existing political situation in the United States?

The first to be mentioned is the certainty that most of the voters who supported Mr. Bryan neither looked upon the proposed free coinage of silver as a measure for the relief of distress nor regarded it as a sure means to the much desired end—prosperity. When questioned upon these points the average Bryan supporter admitted that such issues were beyond the range of his understanding. Usually he professed to believe in "free silver," merely because it was a party plank; and he expected to vote for Mr. Bryan merely because Mr. Bryan was the "regular" nominee. A gold monometallist, regularly nominated, would have been supported with the same blind loyalty. Here and there, however, was a man who had been intensely interested in the struggle for the control of the Convention at Chicago, or who, after the event, was unmistakably glad that the silver faction had triumphed. Of this sort there were voters enough to threaten the country with a grave peril; and their freely admitted reason for making the threat was their desire to inflict "a blow" upon "the money power." In no other way could the blow be so swiftly and so terribly dealt as through the free coinage of silver at a ratio of sixteen to one. The declarations in the Chicago platform against trusts and against government by injunction were intended to contribute to the same end. Therefore, it is only by observing what these men have all along meant by their phrase, "the money power," and by learning why they have wanted to deal it "a blow" that we can understand the forces that were arrayed in the late campaign, and can estimate their probable future strength.

We are now at close quarters with our question. We cannot help thinking that there has been throughout the East a deplorable obtuseness to one aspect—and that the only really alarming aspect—of this whole movement. Mr. Bryan had supporters who were neither fools nor knaves. It is difficult for the Eastern business man to admit this, but admit it he must. The intelligently honest supporter of Mr. Bryan has been an enigma to the business classes of the East, because they have wholly misunderstood the Populist phrase, "the money power." They have supposed that it expressed in general the poor man's envy of the rich, and in particular his painful sense of the ability of great masses of capital to crush small business rivals in the ordinary course of competition, and to drive hard bargains with wage-earners. Doubtless it has meant all of these things, but it has meant also something more, and it is the something more that is significant.

Let us then, without further preliminary, remark that by "the money power," the thorough-going Populist always means a *corrupt alliance* between property owners and the Government, by means of which the poor are robbed, in a genteel, legal manner, for the benefit of the rich. Whoever will take the trouble to look through that part of the Bryan campaign literature which was not manufactured by literary bureaus, but appeared spontaneously in the editorial columns of local newspapers in the South and West, can easily satisfy himself of the truth of this assertion. And whoever makes such an investigation will cease to doubt that the alleged discontent among farmers and wage-earners is real, is widespread, and is a far more serious thing than would be any dissatisfaction arising from mere poverty, as such. It is a discontent that is ugly and dangerous, because the very essence of it is a belief that there is now in this country one law for the rich man and another law for the poor man.

That American is blind who does not know that right here in New York and New England, not to go West or South, the farmers are harping upon the maladjustment of national and local taxation in the interest of accumulated wealth, and upon the granting of priceless franchises to those who have the wherewithal to bribe Legislatures; who does not know that everywhere the workingmen believe that the courts can be relied on to brand boycotting by employes as conspiracy and to defend blacklisting by employers as a legitimate liberty; who does not know that small investors throughout the country believe that both Legislatures and courts can be trusted to keep stock-wrecking directors out of prison, and to

bring the whole power of the law to bear upon stockholders who have handed over their savings in good faith. Let no ingenuous student of social conditions deceive himself with the notion that it is monopoly as such, or inequality as such, that is goading the farmers and the wage-earners of this favored nation into a desire to repudiate debts and to smash the corporations. The efficient cause of their mutterings is an alleged inequality before the law, which violates both the spirit and the letter of the Constitution, and which is supposed to be bought for hard cash by men who have no scruples about "fixing" the district or the Legislature.

In a word, there is discontent in this country of the most perilous kind; and it has been created not by the natural laws of trade, but by corrupt politics, directed by men who have made and expended fortunes in "exploiting the imperfections of the law." No one will deny that the farmers have had reasons for the beliefs that we have here attributed to them. Various explanations have been offered of the interesting fact that the Bryan vote was chiefly drawn from the native American population of the rural regions. One important circumstance has been overlooked. The back-country American farmer has a long memory. Amid the distractions of city life we have long since forgotten the "Credit Mobilier" scandals, "the story of Erie," the "blocks of five," the wholesale bribery of the Massachusetts Legislature in the interest of West End rapid transit, the crime of the Broadway cable franchise, and other events that it is unpleasant to recall. The contemplative farmer never forgets. If you will patiently listen to him he will pour out to you the rigmarole of political villainy from the year one. For a generation he has been cherishing these reminiscences in his heart; and in voting for Mr. Bryan he has given vent to long pent-up feeling.

Such, we believe, are some of the deeper causes of the present discontent. To apprehend them is to take the first sure step toward remedying them. There is a social question before the country, but it cannot be broadened out into the vague and vasty problem of the distribution of wealth. It must be sharply limited to the commonplace issues of honorable conduct in politics, honesty in legislation, and fidelity to the Constitution that we have sworn to obey and to defend. The duty of the hour for every sober-minded citizen is to try to convert a merely nominal into a real equality of all men before the law.

At a Buddhist Temple.

DR. E. WINCHESTER DONALD, rector of Trinity Church, Boston, in his lectures on "The Expansion of Religion," with characteristic frankness and positiveness writes:

"I can imagine myself kneeling in a great temple of Buddha in Japan, or in the magnificent mosque of St. Sofia, by the side of Buddhist or Moslem, sure that my prayers and theirs reach the listening ear of the great Father which is in Heaven, and that God answers both. . . . I think if I were a missionary in Japan, I should begin my work of unfolding Christianity by worshipping Almighty God, maker of Heaven and earth, in a temple of Buddha, and I should explain and defend my act by quoting the words of Jesus: 'I am come not to destroy but to fulfil.' . . . As one listens to many of our missionary addresses and reads a good deal of our missionary literature, he perceives the necessity of stating, with flagrant plainness, that to think of religion, in its elemental idea, as anything other than one the wide world over and all the centuries through, is to slip into the pit of hopeless bewilderment or to take fatal refuge in the paddock of provincialism."

Let us imagine Dr. Donald going to Japan as a missionary, and beginning his labors by visiting a Buddhist temple for worship. His station is Osaka. The first shrine he visits is in a suburb of the city. The worshippers are numerous and devout. He joins them and inquires the name of the divinity. He is told "The Mistress of the great General Hideyoshi." Perhaps he does not quite want to worship her, and he goes elsewhere. At almost every temple he finds numbers of worshipping women, and asks why they worship. One proves to be praying for the success of a nefarious business, another for relief from the consequences of sin, which it does not occur to her to forsake. Looking for a purer place to pray and leave his gift for the altar, he concludes to go to the great centers of Shintoism and Buddhism; and he makes a pilgrimage to the central shrines of Ise. His native guide will be sure to take him to a shrine where the powers of reproduction are represented with as gross

symbols as Ezekiel ever saw in vision. Disgusted at the sight he goes to Kioto, to the great Hongwanji temple, the center of so-called Reformed Buddhism. He finds there a large family party of unsophisticated country people—farmers they seem to be; surely their devout and evidently sincere worship he can join, and can throw a few spare coins into the treasure box. But a Japanese gentleman, educated in Harvard College, or possibly a bigoted missionary, a graduate of Yale College, happens to see him, and asks him if he knows that the Japanese papers have reported over and over again that the late head of the sect not only had a harem that would have done honor to Brigham Young, but that not infrequently country people brought their daughters to the temple, as to the old Eastern temples of Mylitta.

Beyond all question there is religious feeling among Mohammedans and Pagans; but before worshipping with them it will generally be well to find how far the Buddhism has had its morals, at least, purified by the influence of Christianity. The religion of the expurgated books does not always give the same impression as the religion of the people and the temple.

THE Union League Club, one of the most influential organizations of this city, has decided to urge upon the Legislature the eminent propriety of electing Mr. Joseph H. Choate to the United States Senate. This action, which was taken unanimously by a meeting unusually large, brings Mr. Choate's candidacy prominently before the State. Mr. Choate's admirable qualifications for the position are admitted by everybody. He is at the head of the bar, and on constitutional and legal questions his opinions would be of immense value in legislation. If the honor, dignity and high opportunities of the post and Mr. Choate's pre-eminent fitness to fill it were alone considered, he would command every vote of his party. But Mr. Thomas C. Platt has claims which the politicians appear to regard as superior to all others. These claims grow out of his usefulness to them at election time. He was Senator once, and distinguished himself more by his resignation than by any service he performed. In ability to discuss great questions of legislation he would be immeasurably inferior to Mr. Choate. Why cannot we have Mr. Choate where we would like to place him, and where he is willing to be placed? The answer, we are told, depends on Mr. Platt. If he wants the honor himself, the Legislature will give it to him. If he does not want it for himself, he has the disposal of it. Perhaps so. But let him demonstrate his power. The Union League Club has appointed a committee of fifty to push the canvass for Mr. Choate. We hope they will do so with energy and promptness. Mr. Platt is not yet definitely a candidate. Perhaps he will deem it best not to enter the contest. At any rate Mr. Choate's claims will not appear small in comparison with Mr. Platt's. Let us have a vigorous campaign for Mr. Choate.

THE progress of the reform of the Civil Service in the last fifteen years is full of encouragement to those engaged in purifying municipal administration, in which the gains are sometimes almost balanced by the losses. Everybody knows that the attempt to put our national service on a non-partisan, business basis has been a long, continuous fight against the friends of the spoils system. The first application of the system was on a very moderate scale, and it could only be extended gradually. It encountered open foes in Congress, who endeavored to break it down by proposing to withhold the appropriations necessary to carry it out, and by other methods. Its advocates were unsparingly denounced as visionaries, and ridiculed as "snivel" service reformers. But the reform was grounded in common sense and on sound business principles, and could not be overthrown. President Arthur had the honor of making the first classification, which included 15,000 positions. President Cleveland, in his first term, enlarged the list, and so did President Harrison. Mr. Cleveland has again evinced his friendship for the system in his second term, and we have now 90,000 positions removed from the scramble of office hunters and free from partisan influences. The postmasters, numbering 70,000 or more, are still outside the classified list, but only a small fraction of the executive service. The result is extremely gratifying. We owe to the members of the National Civil Service Reform League a national debt of gratitude for its patriotic and unpaid service to this cause. At its recent meeting in Philadelphia, President Proctor, of the National Civil Service Commission, gave valuable testimony to the results of the classified service in increased efficiency and economy. He said in many cases one clerk is now doing satisfactorily the work that used to be divided among a dozen or more, when men got positions on other grounds than competency, and when the force was sometimes increased in order "to eat up the appropriation." Mr. Schurz, the President of the League, deserves great honor for his persistent and able advocacy of the principles of the merit system.

AMONG the States this reform in civil appointments has met the same hostile influences as in the Federal service. In some States it has won its way and become pretty well established; but in many States a beginning has hardly been made yet. It was introduced in New York by Governor Cleveland, but it had a hard time of it under his successor Governor Hill. In 1894 the principle was incorporated in the new constitution, and Governor Morton signalized the last days of his term of office by approving revised rules, framed at his request by the Hon. Silas Burt, to carry out the provision of the Constitution. The rules apply only to the State Service, but Governor Morton calls attention to the necessity of legislation which will bring the service of municipalities also under the control of the State Commission. All the State offices except those filled by election, by appointment of the Governor, by designation of the Legislature, are included in the new list. The new Governor will, it is hoped, be equally the friend of the system. These sentences of Governor Morton, in his order, are worth quoting as indicating the progress of the reform in this State:

"The Civil Service principle as applied to administrative offices, is doubtless here to stay, and its utility will be readily conceded by most persons who have had experience in public affairs. Now that the policy is firmly established in our Constitution and laws, is sustained by our highest courts and justified by experience, it is important that it be judiciously applied in the public service, under a careful but not too rigid classification, and with clear and simple rules, possessing sufficient flexibility to permit modifications which may be found necessary in practical administration."

"If all Christians were like my Cousin Sarah this book would never have been written."

So, we are told, wrote Colonel Ingersoll, on the fly-leaf of one of his anti-religious volumes as he gave it to his cousin, the late Mrs. Sarah B. Cooper. And yet Mrs. Cooper was not a woman of great natural gifts, nor of remarkable spiritual attainments. She was only one of the few of whom it can be written, "She hath done what she could." She was not a great writer, but she used her pen when it was needed. She was not an eloquent speaker, but she was fluent, ready, and she could and would preach when asked. She believed in the divine right of service, and so her kindergarten work in San Francisco grew from simple beginnings into phenomenal development, her administrative ability increasing with exercise. Her Bible-class was as remarkable in its way as has been Miss Doheny's in New York. Indeed, that Bible-class got the condemnation of the Presbytery, and she took it over into a Congregational church. She was an earnest promoter of Women's Clubs, was the Treasurer of the World's Federation of them, besides being an active supporter of the Woman's Suffrage cause. Knowing of her daughter's inherited melancholia and that she had twice attempted to take her own and her mother's life by turning on the gas, we may wonder that she did not put her under restraint. It seems like an unnecessary sacrifice of a life that might have wrought much longer; for Mrs. Cooper was but sixty-one years of age. She evidently foresaw the ending, and made her will, two months ago. But it was a life so full of usefulness that its influence for good will widen with the years to come when the books that would never have been written had other Christians been like her "shall blend in common dust."

FOR once we wish to speak almost wholly in terms of approval of the Rev. William B. Hale's article in *The Forum*, entitled, "Church Entertainments." Mr. Hale has taken the pains to gather reports of over five hundred entertainments given by religious societies during the last year, and some of those he mentions are innocent enough, others are nothing less than utterly silly, and a few of them are downright bad. We have no objection to make to the lantern programs for Sunday evenings, which he has given. They may have been instructive and provocative of religious inspiration. Among the worst are Trilby parties, ankle auctions, female minstrels, blackbird ballots and mock marriages. Of these Mr. Hale properly and wittily says:

"These congregations would profit under the tutor to whom St. Paul consigned Hymenæus and Alexander."

The allusion is explained in 1 Timothy 1:20. Mr. Hale believes that this evil and all others would be cured by having an undivided Church. But his instances prove that the evil is quite as prevalent in the Roman Catholic Church, which suffers from no competition, as in any Protestant denomination; and the history of the entertainments, given during the centuries in Europe under an undivided Church, does not wholly bear out his conclusion.

A STEP has at last been taken that augurs well for the solution of the tenement-house problem. The City and Suburban Homes Company is a direct outgrowth of the famous report of the Tenement House Committee, of which Mr. Richard Watson Gilder was chairman; and it is, in the fewest words, an organization for the purpose of providing wage-earners with the

highest class of model city tenements, consistent with moderate rentals and a five per cent. dividend to the shareholders. That these conditions can be realized, we have the testimony of many foreign cities which have adopted the scheme, besides the well-known fact that capital invested in tenements is generally considered more safe and lucrative than that placed in better and more expensive dwellings. That the present enterprise has the confidence of the capitalist and wage-earner alike, we need only mention that already the whole of the \$1,000,000 of capital has been more than subscribed or underwritten, and that nearly four hundred applications for homes from would-be proprietors are on file at the company's office. As yet only one plot of ground has been chosen; it comprises nineteen city lots, and is situated on Sixty-eighth Street between Tenth and Eleventh Avenues. More will follow in other parts of the city and the suburbs. We have not space to give a description here of these houses in detail or a full account of the relations between the tenant and the company, other than that the tenant can expect better houses, more light, air, family privacy, and freedom from the danger of bad sanitation and fire for less money than he has been accustomed to pay; and the personnel of the company, consisting of the best-known business men and philanthropists in the city, guarantees a safe and humane body with which to deal. If this enterprise proves successful—and we see no reason why it should not—it will doubtless be an example for other companies elsewhere; and thus one of the happiest methods of combining profit and philanthropy will be realized.

...An earnest appeal was made recently to the Committee of the Church Missionary Society, in London, to open a new mission in Central America for the purpose of reaching the still unevangelized Indians of that section. The appeal was supported very forcibly by a number of people, among them Prebendary Webb-Peploe. After some discussion it was declined on the ground that the burden of responsibilities already undertaken in other countries was too great. Such a work as this belongs to the American Churches; and while we would not seek to prevent in any way the entrance of our English friends, so long as they cannot come we ought to see that the need is filled. The Presbyterian Board has a mission in Guatemala, but aside from that there is almost no work done in that section. This ought not so to be. These are our neighbors and very properly look to us, and we should assume the responsibility.

...We would hardly favor the Kansas proposition to make the playing of football a penal offense, and yet we are not at all displeased with the action of the faculty of Wooster University, sustained by the Synod of Ohio, under whose care the university is forbidding this and all other intercollegiate games. It will be interesting to try the experiment and see whether a college can live without them. The students who petitioned to have the rule relaxed were told that abundant provision was made for gymnastic training without intercollegiate contests. Students got along pretty well in old days without them. The list of football accidents and fatalities this year is a very long one, and some injuries are worse than that of the pugilist Sharkey in his fight with Fitzsimmons. But we are not so much interested to protect the college athlete as the college student.

...Spain believes in improvement of cattle if not of the *genus homo*. The finest bulls in the world—for fighting—are bred there, and successful bull-fighters are worth more to the public than Premiers, at least they get much larger incomes. One, we are told, earned \$61,000 the past season, another nearly \$29,000, another \$26,000, and five others between \$10,000 and \$25,000 each. In the cities there were 538 performances in which 1,218 bulls were valorously slain and five times as many horses perished. How many men were killed and crippled we are not informed. It is a great sport, truly, and keeps the nation's nerves strong, and its courage firm by habituating it to scenes of blood and carnage. It proves that the skill of man is greater than the ferocious strength of maddened bulls, but not much else to his advantage.

...The movement for honest elections in Virginia is evidently gathering strength. It is non-partisan in purpose, the Sound Money Democrats have taken the initiative. They have already determined to contest the election of several Silver Democrats to Congress on the ground of fraud. In three districts they have found that 26,000 Republican ballots were thrown out on one pretext or another, while in one ward in Richmond where there are 3,500 Negro voters only 900 were allowed to vote. Various expedients were adopted to prevent the others from casting their ballots. We hope to see this movement grow. Honest elections are as necessary to Virginia as to Massachusetts, New York or any other State, and Virginians must themselves secure them if they are secured.

...One of the three or four competent students in this country, of English Baptist history, Professor

Vedder, of Crozer Seminary, gives, in *The Examiner*, a careful review of the evidence in what has been made strangely enough the case against Professor Whittitt. He concludes that the Louisville professor is right in giving the date 1641 for the introduction of immersion in England. As to Roger Williams's baptism he says:

"I am still inclined to regard it as our immersion; but I do not care sixpence which it was."

Neither do we; we care a great deal more about the present question whether a faithful Baptist scholar is to be read out of his Church and professorship because he has come to a certain conclusion on such a point of history, whether it be right or wrong.

...An entirely new thing in the scientific world is the reported patenting by its discoverer, M. Barrière, of the new supposed element lucium, found by him in monazite. He has patented the element itself, the process of obtaining it, and its use alone or in mixtures for incandescent gas lighting. This is a sad precedent, one that we are glad did not occur to Priestley when he discovered oxygen. It is not exactly according to the laws of propriety that have hitherto prevailed among physicists that they should make monopolies of their discoveries, but we do not know why lucium and its uses should not be patented as well as an arc light. There will be plenty of sneers and exclamation points among the chemists, and we do not imagine that M. Barrière will get rich out of his element.

...President Cleveland says of commercial trusts:

"A reduction of prices to the people is not one of the real objects of these organizations, nor is their tendency necessarily in that direction."

Nor is "a reduction of prices" the "real object" of any business firm or business man. People go into business for profit. If circumstances make it necessary to put prices down in order to hold business or to get more business, prices go down; so that it hardly seems that this objection holds good against trusts more than against other business organizations.

...Teachers and writers of history will give a warm welcome to Dr. Richard S. Storrs who will deliver, as President of the American Historical Association, the inaugural address at the annual meeting at Columbia College, December 29th-31st. The sessions have hitherto been held in Washington. A long program of important papers is announced. The Christmas holidays are now the favorite time selected for meetings of societies in which college professors have large membership.

...Ex-President Harrison could do the country admirable service as a Senator from Indiana, and he could be Senator from Indiana, probably, if he would allow his name to be used. But he has refused to be considered a candidate, expressing his desire to remain in private life. His peremptory refusal must, of course, be respected; but we cannot help coveting his good sense, large experience and able statesmanship for the Senate.

...We wonder how many of the Union League Club men, who are now so faithfully trying to have Mr. Choate elected Senator, did their duty at the primaries to have members of the Legislature nominated who could be trusted to vote for a statesman rather than a placeman. The reformer is belated who does not begin till after the primaries.

To Our Subscribers.

HUNDREDS of our friends have told us, in renewing their subscriptions, that THE INDEPENDENT was never so good as now; that, in fact, it is indispensable. Certainly the publishers and editors have spared no expense or labor to make it the unequalled friend and instructor of the household. At this holiday season no more valued Christmas present could be given than a year's subscription to THE INDEPENDENT. The following letter, from a small interior town in New York, suggests what others can do for scholars, relatives or friends:

In renewing my subscription to THE INDEPENDENT I wish to say I have a class of young men in our Sunday-school, and have been giving them each a book every year for a long time. Yesterday I asked them how they would like THE INDEPENDENT for a year instead of a book, and every one said that he would prefer it.

So I inclose \$12 for myself and five young men whose names please find below.

One who cannot give THE INDEPENDENT to a friend may do some neighbor a real service by securing his subscription, and sending the name, with his own renewal, for five dollars. THE INDEPENDENT will be made, for the coming year, fuller, stronger, more interesting and more instructive than ever before. For what it has been it is sufficient to appeal to the testimony of our subscribers.

Religious Intelligence.

Mr. Moody's Last Week in New York.

FIVE DAYS GIVEN TO ONE TOPIC—"PREACHING THE GOSPEL."

BY THE REV. JOHN B. DEVINS.

THE Cooper Union meetings, which began on November 9th, were continued until Friday afternoon of last week, under the direction of Mr. D. L. Moody. The religious campaign opened so auspiciously is to be continued for at least two months. On January 4th, daily noon meetings will be led by the Rev. Dr. A. C. Dixon, of Brooklyn, who has been the chairman of the meetings held this fall. The Rev. Dr. F. B. Meyer, Newman Hall's successor in London, who has been at Northfield three or four seasons, is to come to this country again and conduct meetings for a month in Cooper Union. It is expected that Mr. Moody, who begins a two months' campaign in Boston with the new year, will come to New York occasionally to help in the services. Mr. Sankey has been asked to remain here to conduct the singing, as he has done for the last five weeks.

When Mr. Moody was asked at the last service in Cooper Union whether he was satisfied with his New York campaign, he replied:

"Satisfied? I am not satisfied. I never expect to be satisfied. I did not come to New York to reach sinners, but to reach Christians. I wish them to live on a higher plane, to be conformed to the image of Christ. If that result has not been reached, my work here will be of little avail and the result will soon pass away like a cloud."

For five weeks Mr. Moody has preached twice a day, five days in the week in Cooper Union to audiences, which in the main, have taxed the resources of a large hall to its utmost seating and sometimes its standing capacity. In addition to these meetings, he has preached every Sunday in November and December in Carnegie Music Hall. The thought of the evangelist in coming to New York was outlined in the comment just quoted. He believes that the wonderful results which have sprung from the conferences held in Keswick, can be reproduced in America, if the Keswick teaching is accepted in this country. To use his own phrase: "Preachers must cease speculating in theology and lead their people back to the old paths." It must be said in all frankness that while the evangelist has preached the old-time doctrines with the fervor of John the Baptist and with the love of John's Master and his, comparatively few of the pastors of the leading churches have been at all regular in their attendance at his meetings. This may not have been disappointing to Mr. Moody, but it has been to those who urged him to hold these meetings.

The general topic for the afternoon meetings last week was "Preaching the Gospel." The special themes which were taken up were these: Monday, "Christ as a Shepherd"; Tuesday, "Hope"; Wednesday, "Faith"; Thursday, "Obedience," and Friday, "The Call of Moses." In addition to these afternoon sermons, he preached in the morning two days upon "The Return of Our Lord," two days upon "The Ten Commandments," and one sermon was devoted to "Walking With God." Instead of giving any one of his ten sermons complete, the following extracts from several of them will illustrate his preaching better, perhaps, than an entire discourse would do.

"Sometimes I am asked whether the Doctrine of the Second Coming of Christ before the millennium does not discourage me in working for the salvation of others. Discourage me! Why, I have worked ten times harder since I got hold of this doctrine. A vessel is going to pieces on the rocks. God has given me a lifeboat and said: 'Save all you can.' God will come in judgment to this world; but the children of God do not belong to this world; they are in it, but not of it, like a ship in the water; and their greatest danger is not the opposition of the world, but their own conformity to the world. This world is getting darker and darker; its ruin is coming nearer and nearer; if you have any friends on this wreck unsaved you had better lose no time in getting them off. But some one will say: 'Do you then make the grace of God a failure?' No; grace is not a failure, but man is.

"Remember the Sabbath Day to keep it holy." Now I come to the Sunday newspapers. I wouldn't touch a Sunday newspaper any more than I would touch tar. If there are any attacks on me next Sunday I won't see them, for if any one sends me a Sunday newspaper I always tear it up. Nothing is doing more damage to the Church of God than the Sunday newspapers. The papers abuse Tammany, but Tammany never did one-quarter as much harm in this city as have the Sunday newspapers. There are about 25,000 divorces every year in the United States. Many of them are directly due to the Sunday newspapers, which publish accounts of divorces in all their details. The Sunday newspapers are responsible for many suicides and murders. All the theaters in Chicago are open on Sunday as the result of the Sunday newspapers. In Chicago men are knocked down and robbed in open daylight, murders occur every day, masked men go into the stores and rob them. There is not a divorce case which is full of filth, there is not a case of adultery which the Sunday newspapers don't rake up and publish. The Angel Gabriel could not be heard by the Sunday newspaper readers,

Now, how many here will swear that they will never again read a Sunday newspaper? Raise your hands. (The hands of three-fourths of those present were raised.) Let the reporters take that down.

"Faith is the foundation, after all. You may say that it is unreasonable that a man should have faith in God. If the people of this city lost faith in the banks, what a run there would be, and how soon the banks would close their doors. A woman has a sick child. She sends for the doctor, who says that the child has scarlet fever. That mother does not understand what the medicine is made of, but she puts the life of her child in the doctor's care, for she has faith in him. If there was a man in the audience who had \$10,000, and there were thieves in this building, and I said to him: 'I know of a good bank where your money will be safe,' if the man has faith in me he does not need to know the president or the cashier or the managers.

"Have faith, not in a creed, not in a doctrine, but in a person. Creeds are all right; doctrines are all right. If a man invited me to dinner in one of the hotels uptown, and I went there but stood on the outside, I wouldn't get any dinner. Doctrines are good streets that take men to Christ, but lots of people try to live on dried-up creeds and doctrines. What we want is the power in the soul. Have faith in the Son of God.

"If a man told me that there was ten thousand dollars in the bank for me and I didn't believe him, I wouldn't get the money. Mind you, I haven't ten thousand dollars in the bank; so don't come after me. [Laughter.] If I saw a man nearing the rapids and shouted to him, 'Stop! you are nearing the rapids!' and he didn't have faith in me, and another man, seeing the danger, should call to him to stop, and he didn't have faith to believe him, he would soon hear for himself the roar of the water; but then it would be too late, and he would be lost. So it is with some of you. How many people have warned you that you are drifting to destruction? Ministers, missionaries, Sunday-school teachers and others; but you will not believe, and a cursed sin has led you on and bound you hand and foot, and you are drifting on and on, and soon it will be too late. It seems to me it is important to believe.

"People do not see why they should have faith in an unseen God; it is unreasonable, they say. You people have faith in the foundation of this building, haven't you? If you didn't you would get out pretty quick. If I hire two men to set out fifty trees each, and go and find that one man has set fifty out and the other has set only five, I naturally would inquire, 'How did you set out so many trees in so short a time?' The man replies, 'Oh, I didn't believe the roots were of any use, and so I cut them off and planted the trees without the roots. It is much easier.' But those trees would not amount to much without the roots. Trees planted without roots soon dry up and wither. You want your faith firmly rooted in Jesus Christ, and it will bring forth fruit. In Florida, they tell me, the best oranges are borne by the trees with taproots growing ten feet into the ground and drawing up clean water into the trees. The deeper the roots the better the oranges.

"Perhaps some one wishes more faith. If you have faith that's all you need. If I had a glass of water here I could say I have water. I do not need to have the Atlantic in order to say that I have water. I can honestly say: 'I have water.' So with faith. Let us read Matthew 17: 20: ". . . If ye have faith as a grain of mustard seed, ye shall say to this mountain, remove hence to yonder place and it shall remove; and nothing shall be impossible unto you.' Some one said: 'Oh, we have mountains in New York that you cannot cross.' New York is no different from any other place. If we have faith enough we can look over the mountains. There was an old Scotchwoman whose pastor said, in introducing her, 'A woman of great faith.' The woman said: 'Oh no; I am a woman of little faith in a great God.' Have you the right kind of faith? Faith is to the soul what the eye is to the body; and who would ever think of taking out an eye to see if it was the right kind so long as the sight was perfect. Faith is the hand that takes the blessing.

"There was an English beggar, and a certain man passing every day gave him a piece of money. One day he threw the man a piece of silver. The man picked it up and handing it back said: 'I don't want your money. I am not a beggar.' 'How is that?' 'Last night a man put a thousand pounds into my hand.' 'He did! how did you know it was good money?' 'I took it to the bank and deposited it, and have got a bank book.' 'How did you get this gift?' 'I asked for alms, and after the gentleman had talked with me he took out a thousand pounds and put it in my hand!' 'How do you know that he put it in the right hand?' 'What do I care about which hand, so that I have got the money!' Many people are always thinking whether the faith by which they lay hold of Christ is the right kind—but what is far more essential is to see that we have the right kind of Christ.

"Once, on a battle-field, Napoleon's horse became frightened, and a private jumped from the ranks and grasped the bridle and quieted him. Napoleon looked at the soldier and said: 'Thank you, Captain.' 'Of what company, sire?' asked the soldier, without a moment's hesitation.

"The Life Guards," said Napoleon.

"The soldier went at once to the Life Guards and placed himself at the head of a company. The officers were going to put him under arrest, but he told them that he was captain. 'Who said so?' demanded the officer. 'He said so,' replied the soldier, pointing to Napoleon. If God says a thing in this Book you lay hold of it and believe without question. What made Abraham so great? His faith in God. You and I ought to have more faith than he had.

"There is a man living in this city who has a home on the Hudson River. His daughter and her family went to spend the winter with him, and in the course of the season the scarlet fever broke out. One little girl was put in quarantine, to be kept separate from the rest. Every morning the old grandfather used to go upstairs and bid his grandchild good-by before going to his business, On

one of these occasions the little thing took him by the hand and, leading him to a corner of the room, without saying a word she pointed to the floor where she had arranged some small crackers so they would spell out, 'Grandpa, I want a box of paints.' He said nothing. On his return he hung up his overcoat and went to the room as usual, when his little grandchild, without looking to see if her wish had been complied with, took him to the same corner, where he saw spelled out in the same way: 'Grandpa, I thank you for the box of paints.'

"Don't you think the old gentleman was pleased with the faith his little granddaughter had in him? Well, thank God every night, even if you do not get the things you want. I wanted to teach my little boy to have faith in me, and I sat him on the table and held out my hands and said: 'Jump, Willy.' He got all ready, but then looked down and then at the distance and said: 'I's afraid.' I said: 'Look at me, Willy, and jump; I will catch you.' He got all ready again, and looked down and said: 'I's afraid.' At last he did jump, and was so pleased that he said: 'Put me back again; I want to jump more.' After a while he had more faith in me than was good, and always wanted to jump. Why, he wanted to jump off the table when I was at the other end of the room, and I had to run to catch him.

"We are told that without faith it is impossible to please God, and you will find that it is impossible to please God without obedience. 'And being made perfect, he became the author of eternal salvation unto all them that obey him.' Eternal salvation unto all them that obey him; not all that feel him, talk to him, that say: 'Lord, Lord,' but them that obey him. Eternal salvation means eternal safety. Did you ever notice that all but the heart of man obeys God? If you look right through history, you will find that this is true. In the beginning God said: 'Let the waters bring forth,' and the waters brought forth abundantly. And one of the proofs that Jesus Christ is God is that he spoke to Nature, and Nature obeyed him. At one time he spoke to the sea, and the sea recognized his voice and obeyed him. He spoke to the fig tree, and instantly it withered and died. It obeyed literally and at once. He spoke to the devils, and the devils fled. He spoke to the grave, and the grave obeyed him and gave back its dead. But when he speaks to man, man will not obey him; that is why man is out of harmony with God, and it will never be different until men learn to obey God. God wants obedience, and he will have it, else there will be no harmony. In the first Epistle of John, we read: 'And the world passeth away, and the lust thereof; but he that doeth the will of God abideth forever.' He says in another place that if we obey His sayings we will never die.

"Suppose I send my boy to school, and he plays truant. He says: 'I don't want to go to school,' and he goes off and fishes all day. He knows I am very fond of trout, and he says, 'I know I have been disobedient, but I can sell these trout for fifty cents, but I will take them home to my father.' Do you think that will please me? Not by a good deal. I want obedience, and until my son obeys, his sacrifice is an abomination.

"Take the two Sauls. They lived about a thousand years apart. One started out well and ended poorly, and the other started out poorly and ended well. The first Saul got a kingdom and a crown; he had a lovely family, no father ever had a better son than Saul had in Jonathan; he had the friendship of Samuel, the best prophet there was on the face of the earth; and yet he lost the friendship of Samuel, lost his crown, his kingdom and his life, all through an act of disobedience. God took the crown from his brow and put another man in his place. Why? because he disobeyed. All his kingly dignity and power could not excuse him. Now take the Saul of the New Testament! When God called him he wasn't disobedient to the heavenly vision, and he received a heavenly kingdom! One act of obedience. One act of disobedience. One act of obedience gained all, and the act of disobedience lost everything. And so you will find right through the Scriptures, this is taking place constantly. I believe the wretchedness and wo of our American cities to-day come from disobedience. If they won't obey God as a nation, let us begin individually. Let us make up our minds that we will do it, cost us what it will, and we will have peace and joy.

"People say, 'Well, don't you think it very unreasonable in God to punish Adam because he transgressed once?' Some years ago a superintendent telegraphed to a man not to turn the bridge over a certain river until a special train had passed. He waited and waited and stood firm until, finally, some one over-persuaded him and he opened the bridge. He thought he would have time to let the boats pass and swing the bridge back before the train came. But he hadn't got it more than open before he heard the coming of the train. He hadn't time to get the bridge back, and there was a tremendous accident, and lives were lost. The man went out of his mind and was sent to a madhouse, and his cry for years, until death released him, was 'If I only had! if I only had!' If he only had what? If he only had obeyed, those lives would not have been lost. In England, not long ago, a switchman just turned the switch at the wrong time, and twenty men were hurled into eternity, and a good many were maimed and hurt for life. He only disobeyed once.

"Never give up your legitimate business and go into the work of the Lord unless you are sure of the call. But every one is called to be a disciple. Men and women who work ten or twelve hours a day can work for Christ after their day's task is over, and some of the best Christian workers are those who toil hardest during the day. God never sent a man and the man failed. Heaven-sent men never fail. Did John the Baptist fail? Didn't Stephen finish his work? His shining face has come down the ages to us. Moses was sent of God. Moses was Mr. Nobody. He might have been King Moses or Lord Moses if he had stayed in Egypt. Moses had power without a title.

"As I was thinking this morning before daybreak of my last sermon with you, I thought of the call which God gave

me to leave my occupation six-and-thirty years ago. I confess I couldn't keep back the tears. Instead of living in the wilderness, as Moses did for forty years, I have been called to work in the harvest field. Everything beckoned me to remain in business. I had a widowed mother, whom I ought to help support. My business was prosperous for those days. I had no education. I couldn't put a sentence together properly. I didn't have a friend who would not call me mad to give up my business. But louder and louder came the call. I gave up my business, and people called me crazy; but thank God that I took that stand when I did.

"When I thought this morning of the two men who have stood on this platform within forty-eight hours and have testified to the saving grace of God—those men who were converted in Baltimore sixteen years ago, one now a preacher of the Gospel, and the other a detective who has been working for God ever since his conversion—I said, 'Thank God I ever entered the work! I wouldn't change my position for any throne on earth.' If I piled up millions what would they amount to when compared with the privilege of being a co-worker with God?"

"I will tell you how I got waked up on this point and came to a decision. I had a large Sunday-school in Chicago with twelve or fifteen hundred scholars. I was very much pleased with the numbers. If the attendance kept up I was pleased; but I didn't see a convert. I was not looking for conversions. There was one class in a corner of the large hall made up of young women, who caused more trouble than any other class in the school. There was only one man who could ever manage that class and keep it in order. If he could keep the class quiet, it was about as much as we could hope for.

"One day this teacher was missing, and I taught the class. The girls laughed in my face. I never felt so tempted to turn any one from Sunday-school as I did those girls. I never saw such frivolous girls. I couldn't make any impression on them. The next day the teacher came into the store. I noticed that he looked very pale, and I asked what was the trouble. 'I have been bleeding at the lungs,' he said; 'and the doctor tells me that I cannot live. I must give up my class and go back to my widowed mother in New York State.' As he spoke to me his chin quivered and the tears began to flow. I said I was sorry, and added: 'You're not afraid of death, are you?' 'Oh no, I'm not afraid to die, but I shall soon stand before my Master. What shall I tell him of my class? Not one of them is a Christian. I have made a failure of my work.'

"I had never heard any one speak in that way, and I said: 'Why not visit every girl and ask her to become a Christian.' 'I am very weak,' he said, 'too weak to walk.' I offered to get a carriage and go with him. He consented, and we started out. Going first to one house and then to another, that pale teacher, sometimes staggering on the sidewalk, sometimes leaning on my arm, he saw each girl and, calling her by name, Mary, or Martha, or whatever it was, he asked her to become a Christian, telling her that he was going home to die and that he wanted to know that his scholars had given their hearts to God. Then he would pray with her and I would pray with her. So we went from house to house. After he used up all his strength, I would take him home and the next day we would go out again. Sometimes he went alone. At the end of ten days he came into the store, his face beaming with joy, and said: 'The last girl has yielded her heart to Christ. I am going home now; I have done all that I can do and my work is done.'

"I asked when he was going, and he said, 'To-morrow night.' I said: 'Would you like to see your class together before you go?' He said he would, and I asked if he thought the landlady would allow the use of her sitting room. He thought she would. So I sent word to all the girls, and they all came together. I had never spent such a night up to that time. I had never met such a large number of young converts. The teacher gave an earnest talk and then prayed, and then I prayed. As I was about to rise I heard one of the girls begin to pray. She prayed for her teacher and she prayed for the superintendent. Up to that time I never knew that any one prayed for me in that way. When she finished another girl prayed. Before we arose every girl had prayed; what a change had come over them in a short space of time. We tried to sing, but we did not get on very well.

"Blest be the tie that binds
Our hearts in Christian love."

We bade one another 'Good-by,' but I felt that I must see the teacher again before he left Chicago, and so I met him at the station, and while we were talking one of the girls came along and then another until the whole class had assembled. They were all there on the platform. It was a beautiful summer night. The sun was just setting down behind the western prairies. It was a sight I shall never forget. A few gathered around us—the firemen, engineer, brakemen and conductor of the train, and some of the passengers lifted their windows as the class sang together:

"Here we meet to part again,
But when we meet on Canaan's shore,
There'll be no parting there."

As the train moved out of the station the pale-faced teacher stood on the platform, and, with his finger pointing heavenward, he said: 'I will meet you yonder'; then the train disappeared from view.

"I went to business next day; but I could not get interested in my work. I had tasted something better. What a work had been accomplished in those ten days. Some of the members of that class were among the most active Christians we had in the school for years after. We had a blessed work of grace in the school that summer; it took me out of my business and sent me into the Lord's work. If you hear God calling you to-day into his work, do not leave this building until you have decided to respond to the call."

NEW YORK CITY.

National City Evangelization Union.

BY THE REV. W. H. CARWARDINE.

THE sixth annual convention of the National City Evangelization Union of the Methodist Episcopal Church was held on Friday and Saturday, December 4th and 5th, at the Clark Street M. E. Church in Chicago.

The meetings were largely attended, and considerable interest was manifested. Delegates were present from the leading cities of the country, and problems connected with the important work of the society were very thoroughly discussed.

Among the officers in attendance were the Hon. H. Samson, of Pittsburg, Penn., President; Mr. Geo. E. Atwood, of Boston, Mass., second Vice President; Mr. Horace Benton, of Cleveland, O., Corresponding Secretary; Mr. J. B. Hobbs, of Chicago, Ill., Treasurer.

The meeting opened Friday morning with reports from representatives of Western cities. Dr. Colman, of Milwaukee, reported the work progressing there slowly, that city taking the lead in the proportion of its foreign element of any city in the United States; out of a population of 204,000 there are but 1,200 evangelical, English-speaking representatives. Minneapolis, Minn., owing to financial depression, and indebtedness of local churches, is unable to do much down-town work. Lincoln, Neb., through its representative, Dr. C. M. Shepherd, reported considerable evangelistic work among the masses.

Mr. George E. Atwood and the Rev. C. A. Littlefield reported very favorably for Boston. Over \$12,000 was raised last year, with nine missions in successful operation, and the twenty-six workers under their pay. Especial attention was called to the University Settlement work at the North End, and the remarkable success of the Morgan Chapel, an Institutional Church doing a unique work among the Portuguese, Danish, Swedish, Norwegian and other foreign elements of the densely populated North End.

Dr. A. D. Traveller, the stirring and tireless Secretary of the Chicago Society, reported great progress in the work for Chicago. The society was organized in 1885, with the venerable Dr. Luke Hitchcock at that time at its head. Since then sixty churches have been erected, at an estimated value of \$643,750, of which \$565,050 has been added during the last five years. Through this society there has been added 9,546 members to the church and 15,476 Sunday-school scholars. Forty-two students are annually kept in the school at Evanston by the society, averaging \$350 a year to each student. Last year over \$39,000 was raised for city missions, \$1,500 of which was given by Mr. Wm. Deering, who is the President and an enthusiastic supporter of the society. Besides the English-speaking work, an Italian mission is conducted in the worst part of the city with excellent results; four Bohemian missions are conducted, there being a population of 85,000 Bohemians in the city, and one French mission. It is very difficult to do work among the French, as they prefer to mingle with the non-foreign elements. The German and Swede and Norwegian work is carried on with great success by their own people.

Dr. F. M. North, reporting for New York City, stated that two million dollars had been raised by the society in the past thirty years. He outlined the work done by the society in New York, and dwelt especially on the difficulties attending the work, which were the geographical situation of the territory, the terrible density of population, and the enormous valuation of property.

At the afternoon session Mr. Horace Benton, of Cleveland, Corresponding Secretary, gave his report, showing the following amount raised during the year: Alleghany City, \$2,821; Baltimore, \$8,000; Boston, \$11,812; Brooklyn, \$11,204; Buffalo, \$3,396; Chicago, \$38,000; Camden, \$3,147; Cleveland, \$9,900; Cincinnati, \$8,000; Denver, \$6,180; Detroit, \$2,100; Elmira \$800; Harrisburg, \$128; Indianapolis, \$250; Kansas City, \$1,000; Milwaukee, \$1,800; Minneapolis, \$324; Newark, \$12,032; New Haven, \$2,516; New York, \$40,276; Philadelphia, \$31,000; Pittsburg, \$3,689; St. Louis, \$806; Syracuse, \$2,300; Washington, \$305; a total, after deducting \$12,000 from the Parent Missionary Society, of \$198,000. This indicates a gain of \$40,000 in the last two years, and of the nine benevolent societies of the Church the City Missionary now stands third in the amount contributed.

Mr. Horace Hitchcock, President of the Detroit Church and Sunday-School Alliance, delivered a strong plea for the power of mutual sympathy and aid in church work. He was followed by Dr. Chas. E. Guthrie, of Baltimore, on the necessity of original methods to reach the non-churchgoing element, especially illustrating the practical use of the Gospel Wagons.

The Rev. M. Swadener, of Cincinnati, read a stirring paper on "Methodist Methods and the City Problem." He declared that old methods will not reach the people. The time limit must be removed, so that the right man on the right field may be permitted, untrammelled, to carry on his work. The church must be kept open seven days in the week. He was opposed to building immense churches—smaller churches, to reach more people. Pointing to the Brotherhood of St. Andrew in

the Protestant Episcopal Church, he said, Let us take heed, and organize our men. He complained that the Bishops of Methodism were not all as interested in city evangelization as they should be.

In the evening the Union was tendered a banquet and reception at the Grace Methodist Church, under the auspices of the Methodist Social Union. President Barnett occupied the chair. Mr. J. B. Hobb delivered the address of welcome, which was responded to by Dr. North. Over 300 guests participated.

Saturday morning the convention opened with an address by Dr. F. M. North on "Missions to Foreigners." He declared that the foreigner, as a rule, is conservative and in favor of American institutions. They are a growing power in our industrial life. They are ambitious for American language and opportunity. They can be reached by Christian methods. Referring to the slim results in the German work of New York City, he said that German Methodism in that city at no time exceeded over 600, and that is but one hundred more now than thirty years ago.

The Rev. Dr. Buzzell spoke on the work of the society in its effort to reach the Polish elements of Buffalo; and Dr. C. A. Littlefield on the Italian work in Boston. He declared that the outlook was bright. In Boston they have succeeded in driving out and breaking up the Padrone system.

Dr. R. S. Pardington, of Brooklyn, read a paper on "The Down-town Church Problem." He said the Church must put herself into harmony with changed conditions. Some churches are dying out because of their too conservative methods. Up-town churches are too crowded together; as a result, down-town churches are dying. He was in favor of the Institutional Church; many are opposed to it, as it is a new thing. The Institutional Church meets the people where they are, on their own ground. Anything that is secular, but not sinful, is religious. He complained of the small returns for money invested in foreign fields. Let us invest more at home.

Dr. Charles H. Parkhurst opposed the Institutional Church movement on the ground that it was a drift toward secularism, and had a tendency to drive a certain class of conservative people out of the churches when such methods were practiced.

In the afternoon Dr. Littlefield read a very able paper on the University Settlement work in the North End at Boston, describing the methods in detail. He was followed by the Rev. F. B. Price, of Kansas City, on the work in his city. The session closed with a remarkable paper by Dr. George W. Gray, Superintendent of the Chicago Forward Movement, on "Social Settlements, and How can We Reach the Slums of the Great Cities?" He emphasized as of great importance the necessity of having workers in love with the people. He defined the words "Slum district" as not the hopelessly lost and fearfully wicked, but the honest, hard-working people, discouraged, unchurched and without social standing. If you would save the slums you must save childhood. He closed with the following remarkable result of a careful canvass of a given territory in this city bounded on the north by Kenzie Street, east by the Chicago River, south by Harrison Street, and west by Peoria Street—a mile north and south and a half-mile east and west. On Sunday night, November 8th, 1896, there were in the saloons, 30,700 persons; in the theaters and concert saloons, 10,000; in houses of ill-fame, 3,000; in wine parlors and opium joints, 500; making a total of 44,200 persons. Among the forces for righteousness in the same territory to offset these were in the Episcopal Church, 219; Catholic Church, 308; Advent Mission, 46; Free Methodist Mission, 20; Church Mission, 15; three independent missions, 399; Salvation Army, 207—in all only 1,214 persons.

On Sabbath the representatives occupied the prominent pulpits in the interest of the Union, two largely attended mass meetings were held and collections taken. The society adjourned to meet one year hence in Boston, Mass.

CHICAGO, ILL.

THE order of marriage among the Friends, where-in the covenant is plighted "in the fear of the Lord and in the presence of this assembly," without the office of priest or minister, is being increasingly used, according to the *Friends' Intelligencer*, both in meeting houses and in meetings at home.

....The new monthly organ of the Congregational Benevolent Societies, *Congregational Work*, is issued with a first edition of 125,000. The plan is to have it introduced into every family in the Congregational churches. It corresponds with the popular *Assembly Herald* of the Presbyterians, and it promises to be useful.

....Prof. Willis G. Craig, of McCormick Theological Seminary, has been elected President of Center College, Kentucky. Dr. Craig followed President Young, of Center College, as Moderator of the General Assembly, presiding over the sessions held at Washington in 1893, and now he succeeds Dr. Young again in the presidency

of the college that has been so closely identified with the guidance of the conservative elements in the Presbyterian Church.

... Bishop William Taylor, who was retired from active work as Missionary Bishop of Africa at the recent General Conference in Cleveland, is in South Africa, holding evangelistic meetings. He gives an account of services held among the Kaffirs at various points, Kaffir interpreters assisting him. He writes that he is in the best of health and that if he can only succeed in "getting ten or fifteen thousand sinners saved" before he goes to Heaven he will feel better when he gets there.

... The American Board reports receipts for the month of November of \$25,738, a decrease of a little less than \$20,000 from the receipts of the corresponding month of last year. The regular donations were \$17,288 against \$26,705; donations for special objects \$5,898 against \$6,694, and legacies \$2,551 against \$11,796. The receipts for the three months have been \$83,576 against \$109,348 for the corresponding three months of last year. There is thus a decrease in regular donations of \$11,308, and in legacies of \$15,003. Special donations showed a slight increase, but the balance is a decrease in the three months of \$25,772.

... It is pleasant to read in *The Indian Witness* that there has been a decided improvement in the morals of the European troops in India of late years. Total abstinence has spread to a very encouraging degree, and the Soldiers' Christian Association has many local and regimental organizations, showing that the effort for spiritual influence is having good effect. The churches in England and Scotland are also awakening to their duty in this respect, and are taking steps to secure official recognition of their rights to minister to the spiritual needs of soldiers who come from their own communities.

... We called attention editorially last week to the report that Herbert Spencer, the great Sociological writer, had recently taken ground much more favorable to theism than he formerly occupied. A recent issue of the London *Methodist Times* refers to similar changes in others. Mr. John Morley who used to print God with a small g, now holds that the Christian Church is an essential factor in modern civilization; the last words of Professor Huxley involved the practical abandonment of the position he formerly defended; George John Romanes, long an atheist, returned to the Christian faith before he died. *The Times* adds:

"The organized propaganda of atheism among the working classes is bankrupt, and has practically disappeared. There is no one in our universities, or among our leading thinkers, to take up the mantles of the dead prophets of agnosticism and secularism."

... Bishop Bonacum has written a letter declaring that the proceedings of the ecclesiastical court which tried and condemned him "are null and void *ab initio*," and the sentence of no force. His ground for this statement seems to be that the proceedings were unlawful. The Archbishop of Dubuque, not wishing to participate, appointed Father P.-A. Baart, of Michigan, to adjudicate the case. He was challenged on behalf of the defendant, partly on the ground that his relations with his own ordinary were strained; but he refused to withdraw or allow the challenge to be entered on the minutes. Thereupon protest was made on behalf of the Diocese of Lincoln, and Bishop Bonacum left the court. An appeal lies to the Apostolic Delegate, but notice of it must be filed in ten days. The limit of time expired December 11th. In his letter the Bishop said the case would go to Washington; but whether he has actually taken an appeal the public is not informed.

... The Presbyterian Board of Foreign Missions reports receipts for the month of November of \$38,707, a falling off of \$12,070 on the receipts of November, 1895. The returns from the churches show a gain of \$2,646, and from the Young People's Societies of \$440; miscellaneous sources, \$1,179. The Women's Boards, Sabbath-schools and legacies show a decrease, the last of \$10,757. The receipts from May 1st to November 30th have been \$212,991, a falling off of \$24,199. Each department, with the exception of the Young People's Societies, shows a decrease—churches, \$10,407; Woman's Boards, 789; Sabbath-schools, \$1,766; legacies, \$3,429, and miscellaneous, \$8,461. The Board makes a special request that the Sabbath-schools observe the Sunday before Christmas, in accordance with the designation of the General Assembly, for a special missionary offering. An appropriate foreign missionary Christmas exercise has been prepared, and will be distributed gratuitously. The special need of the Board is to meet the obligations of the regular work. The debt has been still more reduced, and that is not the point which the Board desires to press. Last year over one million people contributed a little over \$30,000, an average of but three cents per member. So far as indicated above, the returns show a falling off from last year, which was again considerably less than the receipts of the year before.

Literature.

The Case for International Bimetallism.*

It is fair to assume that this book contains the whole argument in favor of international bimetallism stated in its most persuasive form. There can be no question of the sincerity of the writer; he is a bimetallicist, he tells us, to the very center of his being. Nor is it reasonable to deny his ability; the popularity of his works and the favorable opinions of many economists are sufficient evidence of merit. He began to write on money nearly forty years ago, to publish books about money nearly twenty years ago; and he finds no occasion to change a single one of the opinions expressed in those volumes. The subject seems to him "a perfectly simple one if prejudice and passion are not allowed to obscure it"; but we are compelled to say that his treatment of it does not appear to us to be altogether free from these obscuring influences. But whatever weakness of this kind may exist is nothing more than is to be expected in the plea of any earnest advocate.

The principal divergence of views concerning bimetallism arises when its history during the last hundred years is considered. So far as the United States are concerned, President Walker declares that a "fair trial of bimetallism, under reasonably favorable conditions, could not possibly, in the nature of the case, have been conducted here." Furthermore, "the manner in which bimetallism was put into operation here, . . . was such as necessarily to bring about an early failure." Alexander Hamilton's good faith in fixing the ratio between the metals in 1792 at 15 to 1, when the French ratio was 15½ to 1, is questioned, and we are told that had Congress really desired and intended to establish a bimetallic system, "and had it acted with mere ordinary intelligence," it would have chosen the French ratio. Its failure "destroys the value of every inference from the result of that experiment against the proposal for a true and loyal international bimetallism." The imputation on Hamilton's sincerity, it is hardly worth while to try to refute; but as to the notion that this country should have framed its monetary system in imitation of that of France, in 1792, we can only say that it seems *prima facie* absurd. Every one knows that this was the period of the *assignats*; and Mr. Shaw in his "History of Currency," enumerates the various schemes that were suggested by the Governments of France for the coinage of the metals, among which was a decree of 1793, which adopted the American ratio of 15 to 1. Mr. Shaw also presents evidence, showing that in 1785, when the ratio of 15½ to 1 was proclaimed by Calonne's edict, the market ratio was not far from 15 to 1, and that Calonne admitted it. So much for the charge of insincerity against Hamilton and for that of lack of "mere, ordinary intelligence" against Congress.

As to the assertion that France maintained bimetallism from 1785 to 1876, we must confess ourselves at a loss to understand why it should draw forth from President Walker a flood of somewhat turgid eloquence. It may be conceded at once that the French policy tended to preserve a certain ratio between the values of the metals. That appears to be enough to arouse President Walker's enthusiasm; but if we look a little deeper into the subject we may find reason to doubt whether this enthusiasm is justified. The matter is really very simple. The French law provided in effect that in France 15½ ounces of silver should exchange for one ounce of gold. During the early part of the century in the markets of the world, an ounce of gold was worth more than 15½ ounces of silver—15½ ounces of silver would not buy an ounce of gold in the bullion market. Accordingly, the producers of silver took it to France, had it coined and exchanged for French gold. It is easy to see that this was a very satisfactory arrangement to the owners of silver mines, and to the bullion dealers and money changers, but it is not so easy to see why it was advantageous to the French people. Mr. Henry Dunning MacLeod says:

"In 1839-'40, I resided in France; and I can certify that there was no gold to be seen in common use."

Doubtless much gold was hoarded; but we know that great quantities of gold were exported, and we also know that it was exported because somebody made a

profit by doing so, and that that somebody was not the ordinary French citizen.

After the great gold discoveries of the middle of the century an ounce of gold in the markets of the world was worth less than 15½ ounces of silver—15½ ounces of silver would buy more than an ounce of gold in the bullion market. Every one who had gold to sell, therefore, took it to France, because the law there compelled the people to give him more for his gold than it was worth—more silver than he could get for it in the open market. The figures purporting to show the imports and exports of bullion are not very trustworthy; but they indicate that the net sales of silver to the French people from 1830 to 1851 were \$450,000,000. During the fourteen years following the net sales of gold to the French people amounted to \$650,000,000. Foreigners brought in silver when it was worth less than gold and took out gold. When gold became cheaper they brought in gold and carried away silver. From 1820 to 1850 the French Mint coined silver to the amount of over \$600,000,000, and gold to the amount of nearly \$100,000,000. From 1850 to 1866 there was coined \$1,400,000,000 of gold, and a little more than \$6,000,000 of silver. The metals were held somewhere near the legal ratio, but at the expense of the French people. Astute dealers made profits by buying and selling the precious metals, and the French nation paid the bills every time.

Why should the operation of a law which might apparently be criticised with justice as enabling the "money power" to fleece the masses, throw bimetallicists into transports of admiration and draw forth their heartiest praise? What, after all, are the advantages claimed for bimetallism, that make its devotees rejoice in the application of a theory which has had such results as have been exhibited in the case of France? They may all be reduced to two: the convenience to those engaged in foreign trade of having all nations use the same money, and the stimulus to enterprise of having a depreciating currency. As to the former of these advantages, no one will deny that it would be much better for trade if there were no Governments which issued "fiat" money, and if they would all agree to use the same metal or metals as the standard. But can any international agreement reform the financial morals of the Central and South American States, or impart solvency to the Governments of Spain and Italy and Turkey? And are the solvent nations of Europe to agree to exchange their gold for the vast hoards of silver possessed by India and China at one-half its present market value? England has been trading with these countries for many years, for nearly twenty-five years now since silver was demonetized. Is there any truth in the assertion that this trade has been involved in "embarrassments and disturbances of a most serious character," and that it has "often been reduced to mere gambling"? It is easy to show that fluctuations in the rate of exchange are trying to the producer and the merchant. It would be equally easy to show that fluctuations in the value of corn and cotton and iron and a hundred other commodities are even more trying. Nor, in the light of the recent experience of this country, would it be more difficult to show that attempts to remedy these fluctuations by legislation in favor of bimetallism are the most trying of all. There is absolutely nothing in the reports of the commerce of Great Britain with silver-using countries to indicate that it has been carried on under more unfavorable conditions during the last twenty-five years than during the preceding period. The volume of this trade has increased enormously, nor is there more gambling in it during recent years than formerly.

The second great advantage, that of a depreciating currency, is in our judgment of a much more dubious character. Bimetallists contend that during the last twenty-three years gold has appreciated in consequence of the demonetization of silver, and President Walker declares that these "have been years of unparalleled commercial disaster and disturbance." In what countries have these disasters and disturbances taken place? We know what has troubled business in this country during the last four years well enough, and that if it had not been for the bimetallic agitation we should have escaped much loss. If we examine the commercial history of the principal civilized States, we find that the last twenty-three years have been rather unusually free from commercial disaster and disturbance. The Barings collapsed a half-dozen years ago; but the disturbance was less than that caused by Overend's failure in 1866. Both these

* INTERNATIONAL BIMETALLISM. By FRANCIS A. WALKER. New York: Henry Holt & Co. 1896.

failures were caused directly by the almost incredible folly with which money was lent, and the standard of value had nothing to do with either of them. Speculation has collapsed in Argentina and in Australia; but no one that has examined the business methods that prevailed in those countries feels the need of seeking explanations in the demonetization of silver. Throughout the civilized world production has greatly increased, wages have risen in purchasing power, great fortunes have been made, deposits in the savings banks have been swollen. According to President Walker's statement, we should expect to find that the number of bankrupts in England was greater than formerly. It is less. We should expect to find the returns of the income tax declining. The reverse is true. We should expect to find the volume of production and trade diminishing. It has steadily advanced. We should expect to find the almshouses crowded. The number of paupers has decreased. This may be all wrong according to bimetallic theory; but it is all right according to the logic of facts and figures.

The truth is, the belief that inflating the currency stimulates industry has very little to support it. Unless the inflation is progressive there must come a period of declining prices, and then the disasters and disturbances caused by the straits of those whose industry has been stimulated in this way sweep away the gains that had been made. We doubt if a single individual competent to manage a country grocery can be found who has been deterred from borrowing capital by the apprehension that gold was appreciating. For one such, a thousand could be produced who have been led to borrow by the declining rate of interest—a phenomenon entirely ignored by President Walker, but which is a far more potent as a stimulus to enterprise than a depreciating currency. For our own part, we are decidedly of the opinion that the "debtor class," taking the world at large, had better be discouraged from borrowing rather than instigated to it. We mean that credit would not be so widely expanded as it is now, if every man believed that when he borrowed \$100 for a year he would have to pay back \$101 with interest. No legitimate enterprise would be checked by this reflection; if it were really deserving, capitalists would modify their interest rate rather than miss the chance of making a good loan. Speculative enterprises would lose some of their attractions; and the result would be that both lenders and borrowers would save much capital that is now lost. But as a matter of fact we do not hesitate to say that the appreciation of gold has not hitherto been a factor in determining the extent of investments. It may benumb the imagination of a bimetallic theorist; it does not affect the calculations of men of business or repress the ardor of speculators. If we are right, the positive argument for bimetallicism falls to the ground. As to the negative argument—the difficulty of bringing it about—recent events in this country ought to be a sufficient commentary. Our losses from the bimetallic agitation have been too frightful to be repaired by all the gains that could possibly result from the remonetization of silver.

We should end our review here; but we cannot resist a parting shot at President Walker's position on the coinage ratio in the coming bimetallic régime. He refuses peremptorily to intimate what the ratio should be, because, among other things, it is "good policy to refrain from doing what your opponents most desire you to do." On this point he is as firm as Falstaff. Were he at the strappado, or all the racks in the world, he would not name a ratio to a monometallist. Were ratios as plenty as blackberries, he would give no man a ratio upon compulsion. Until the world is ready to accept the bimetallic faith it shall never be told what that faith is. The mysteries of the creed are not to be profaned by exposure to irreverent eyes. We are not even told whether there be any esoteric doctrine of ratios known to the priests of the bimetallic cult. Possibly it might leak out if it were so much as spoken of. Some uxorious bimetallicist might whisper it to his spouse and the secret thus escape; some feeble brother might yield to the infernal wiles of the gold monometallists and disclose the mystery. This may be profound strategy; but it savors too much of the Mohammedan method of conversion to Islam to suit these times. The devotees of gold may deserve no mercy and be unworthy of conciliation. But if the great mass of people who have not made up their minds are to be converted to the bimetallic creed, it seems to us probable that they will insist on knowing what it is before they agree to profess it

The following communication from the publishers of Rodkinson's translation of *The Babylonian Talmud*, requires insertion:

NEW YORK, December 10th, 1896.

TO THE EDITOR OF THE INDEPENDENT:

The writer has recently returned from abroad, and among other matters has had his attention called to the review of "The Talmud," in the issue of THE INDEPENDENT of November 12th.

Of the criticism of the book he has nothing to say, as it is your right and province to criticise in any manner you please any publication sent you for review. But the reviewer has made a personal attack upon the publishers, and in justice to ourselves we feel it should be noticed.

After stating that "It is astonishing that Dr. Wise testifies," etc., he states:

"But more astonishing it is that in the 'Prospectus' of the publishers, the indorsements of Dr. K. Kohler, Dr. B. Felsenthal, Dr. M. Jastrow, and others, are circulated, altho these scholars have not only withdrawn their indorsements, but written lengthy articles exposing the grave errors of Doctor Rodkinson's work."

Permit us to state, in the most emphatic manner, that not one of the gentlemen mentioned has advised us of the withdrawal of his indorsement, that not one of the "lengthy articles" mentioned has been brought to our attention, and that we have not received, by letter or verbally, until your review appeared, any intimation that these indorsements, published by us in good faith, have been withdrawn by the writers. The use of the words "and others," further advises THE INDEPENDENT readers that all our published indorsements are worthless.

We feel this charge brought against us by your journal keenly, and as one that has undoubtedly injured our standing with many of your readers. As individuals and as a company we are the last people to act in the manner stated in your paper. Three members of our firm have been prominent in church work in the Presbyterian Church; one of that number is a member of its Board of Home Missions, and has long been prominent in its councils.

We feel assured that in view of the facts given in this letter you will do us justice in the matter, and in that expectation remain,

Very truly yours,
NEW AMSTERDAM BOOK COMPANY,
By W. B. HADLEY.

We did not mean to say that Drs. Kohler, Felsenthal and Jastrow had informed the publishers that their indorsements were withdrawn, but that they had made the fact publicly known. This was done by Dr. Kohler in a long, critical article in *The American Hebrew*; by Dr. Felsenthal in more than one article in the *Chicago Reform Advocate*, and also in the *Ner ha-Ma'arabhi*; and at less length, by Dr. Jastrow, in *The American Hebrew*. But we do not for a moment believe that the publishers were aware of these criticisms. The indorsements of these scholars were on the plan, and their criticisms are on the execution. We were in error if we seemed to say that other of these indorsements have been withdrawn. Drs. Szold, Wise and Mielziner have published no withdrawal. We had in mind the severe letters of two distinguished European Talmudists, Dr. Solomon Mandelkern, of St. Petersburg, and Prof. Meyer Friedmann, of Vienna. We have also received a long communication from Dr. Rodkinson, in which he justifies himself against our criticism on a dozen points. On a careful re-examination we must modify our criticism on one or two of these points. Let us say first that we heartily approve the plan to give an epitome of the Talmud and the commentary of Rashi, omitting the interminable discussions. As nothing of the sort is accessible to the public, whatever be the faults of execution the work will be a boon to the English reader, to Jew as well as Christian. The first point made by Dr. Rodkinson, we yield to him; we think our reviewer misapprehended the meaning of the note on p. 1 as to the penalties for violation of the biblical statutes. Dr. Rodkinson next objects to our correction of his translation of *tanan hatham*, and says that "the veriest beginner" knows that our translation is wrong. We stand by the authority we quoted. The next point is our correction of his translation of the word "agrees" to *contradicts*. Mr. Rodkinson said that he knew it meant *contradicts*, but inasmuch as the speaker afterward admits that Rabba is not in error his rendition gave the substantial meaning. As we read the passage, it was the school that decided in favor of Rabba while the questioner simply listened courteously, and we are not told whether he agreed or not. Dr. Rodkinson then objects to our quoting him as translating "The light may be used to work by" on page 36, when there is no such passage there. The passage is not found there, but on page 33, line 39. Again, he complains that we quote "Sabbath eve" on page 20, when his text reads "eve of the Sabbath." This is true. He uses both expressions, and we had no means of knowing that he meant by "Sabbath eve" the period after sunset on Friday, and by the "eve of the Sabbath" the whole of Friday. Dr. Rodkinson then criticises us for saying that "R. Jehudah spoke in pure Hebrew" in the passage quoted; and he asks his critic to tell him in what language four words were written, and says if they are not Aramaic they are "surely Chinese or Hottentot." It is explicitly stated in the original text that the first two sentences: "Bring me a comb; bring me the soap," were spoken in pure Hebrew. The sentence cited by

Dr. Rodkinson is the third one, and is in Aramaic. We criticised his translation of two Talmudic words, "the close of the persecution"; and he replies that our corrected translation is "by no means sustained by the authorities; and Rashi, first of all authorities, renders it in the same manner that I do." We do not understand Dr. Rodkinson. Rashi explicitly says that the words mean "men who slipped out (that is evaded or escaped) from the tyrannical edict." Dr. Rodkinson says that now comes the only valid objection in the entire review:

Yes; *tamne sar* means eighteen and not eighty. This error was due to a mistake on the part of the copyist, and escaped my notice in the proof sheets.

That would easily have happened. In his volume it is not written *eighteen*, but "fourscore"; but it is reasonable that a typewriter's error, of *eighty* for *eighteen*, should have been changed to "fourscore" in revision. Dr. Rodkinson excuses certain omissions on which we commented, saying that the omitted portions will appear in subsequent volumes. That also is reasonable. We are glad to modify our criticism on some points, as the work is one to which we would rather give praise than blame. With its imperfections it is of great value.

INTERNATIONAL LAW. A SIMPLE STATEMENT OF ITS PRINCIPLES. By Herbert Wolcott Bowen. (G. P. Putnam's Sons, 1896.)

This unpresuming little book does not pretend to be an original treatise upon the topics which it discusses. It is rather an abstract of the law of nations, compiled from the works of a few leading publicists, which a practical man has made for his own use. Mr. Bowen is American Consul-General in Barcelona, and, naturally, his notes are somewhat fuller in regard to consular and diplomatic duties than when treating of less familiar and congenial topics. But his interest in the subject has led him to cover the whole field, and the result is a compact and convenient handbook of International Law. Its brevity of treatment is of advantage to the busy man of affairs, or to the officer who must carry his law in his pocket. It is, of course, a disadvantage when the process of compression has excluded matter which is really essential. Thus we are told, § 38, that a diplomatic agent who is not a *persona grata* need not be received by the court or country to which he is accredited; but we are not told the various reasons which are held to make him unacceptable—his nationality, the character of his mission, his objectionable private character, his religion, the doubtful standing of his Government. Again, on page 4, the term "external sovereignty" is used, but no explanation of its meaning or its distinction from internal sovereignty is given. Some minor topics are not touched upon at all, e. g., the doctrine of continuous voyages, the legal results of occupation by an invader (the rule of the Brussels Conference is given), the different forms of States, the equality of States, and so on. On the other hand other topics are treated, not only well, but more fully than one could expect—e. g., foreign marriage and divorce, extradition, the pressing of private claims against a foreign Government. Recognition of Belligerency is briefly but well handled, and the short discussion of the Monroe Doctrine seems to us entirely admirable. We notice a few errors of fact. Thus, Great Britain formally relinquished, in 1876, her "Hevering Act" jurisdiction. Diplomatic agents, even after the commission of crimes, are not subject to the jurisdiction of their place of residence, as is stated on page 17. In discussing domicile, a confusion of ideas is manifest. The author puts domiciled strangers on the same footing with naturalized foreigners; his words are, "international law gives them the same nationality." Now, in point of fact, while mere domicile does, in many ways, identify persons and their property with the country of their residence, yet it does not alter their allegiance nor its obligations, and the legal consequences flowing from it. For example, an Italian, domiciled in London, does not lose his allegiance; and his personal property in Italy, should he die intestate, would be distributed by the Civil Code of Italy, disregarding the law of his domicile, because, by Italian law, allegiance, and not domicile, determine civil rights. And again, it is not consistent with neutrality to permit the passage of an army across its territory by a third Power, even if the same privilege is extended to both belligerents alike. These are minor defects in what seems to us a good and useful piece of work. It is encouraging to find so scholarly a representative in our Consular service. Under the reformed and classified service of the future, our capable, alert, well-informed consuls, masters of language as well as of affairs, should have an opportunity to rise.

FOR FREEDOM'S SAKE. By Arthur Patterson. (J. B. Lippincott Co. \$1.25.) This story has considerable interest as a fairly well-written historical tale, with the scene laid in the West during the dark days of the "Kansas Troubles." John Brown and other agitators take part in the action.

COMMENTARIES FOR THE INTERNATIONAL SUNDAY-SCHOOL LESSONS are numerous and in various forms. The most important volume we find among them is PEOPLE'S COMMENTARY ON THE ACTS. By Edwin W. Rice, D.D. (American Sunday-School Union, Philadelphia. \$1.25.) This volume is published under the conditions of the John C. Green Fund, and the price is consequently reduced to one-half of what it would otherwise be. The author is an experienced workman in this department, this being the fifth volume of "People's Commentaries" from his hand, besides other works similar in character. Students familiar with his previous publications will hardly need to be told that this Commentary on Acts is faithfully and reverently done. The author has given two years of work to its preparation, and while he has endeavored to present the results of learned criticism, he has neither loaded his pages with them nor presented them in such a way as to unsettle faith or even to fail to confirm it. The book is for popular use, and is designed to place the student in the atmosphere in which the Acts was originally composed, and to give the clue to its peculiarities of life and thought. The Introduction presents the latest approved critical conclusions as to authorship, composition, credibility and chronology. The two English versions are printed side by side at the bottom of the page. The comments are grouped under topical divisions, and also under each verse, for convenient reference. The Commentary is provided with maps, which have been drawn to agree with the author's conclusions, and the numerous illustrations are made from original sketches. It is a work for the people, and the people, we believe, will receive it gladly.—A COMMENTARY ON THE INTERNATIONAL LESSONS FOR 1897. By Rev. F. N. Peloubet, D.D., and M. A. Peloubet. (W. A. Wilde & Co., Boston. \$1.25.) This manual is prepared on the same general method which has been followed in Dr. Peloubet's previous commentaries on the International Lessons. It is "Inductive, Suggestive, Explanatory, Illustrative, Doctrinal and Practical." It contains a considerable amount of biblical illustration and two colored maps. We note with pleasure foremost in the list of aids to the Study of the Acts and Pauline Epistles, Professor Ramsay's "Paul the Traveller" and "The Church in the Roman Empire."—THE CHRISTIAN LESSON COMMENTARY ON THE INTERNATIONAL BIBLE STUDIES OF 1897. By W. W. Dowling. (Christian Publishing Co., St. Louis, Mo. \$1.00.) This manual is designed for the use of teachers and advanced students, but is as popular in form and plan as the volumes which preceded it last year. The text of the two versions is given at the top of the page. Maps, plans, diagrams and the illustration of scriptural and Oriental objects are freely employed. The plan of lesson analysis, hints to teachers and practical suggestions are followed out in this volume as in previous years. The section for each quarter is introduced with an appropriate, simple service of responsive reading, prayer and song. Under the heading of "Connecting Links" and "Sequel" the parallel and related passages recommended to be studied in connection with the lessons are introduced and made an important and helpful feature of the work.—ARNOLD'S PRACTICAL SABBATH-SCHOOL COMMENTARY ON THE INTERNATIONAL LESSONS, 1897. (Fleming H. Revell Company. 30 cents.) The work is done, in the manual of this year, by the same persons who collaborated with Mrs. Arnold last year. Mrs. Abbie C. Morrow supplies the Practical Applications for each lesson. Mrs. S. B. Titterton contributes the Hints to Primary Teachers, and has, in addition, prepared the lessons for the fourth quarter and some of those for the third. The Rev. A. W. Parry, A.M., has assisted in the work of the second quarter, and the very characteristic Blackboard Exercises have been prepared by the Rev. E. C. Best. The practical spirit is very strong in this

manual. Mrs. Arnold has done her best to give it a character that should tell on the heart and conscience of the classes where it is used.—SUNDAY-SCHOOL STUDIES; OR, EXPOSITORY AND HOMILETICAL NOTES ON THE INTERNATIONAL LESSONS FOR 1897. By E. E. Hoss, D.D., LL.D. (Barber & Smith, Nashville, Tenn. 50 cents.) This is a very thoughtful, serious and serviceable Teacher's Commentary, with intelligent exposition of the text, and arranged to bring out to the student's eye the main points of the passage to be studied. Each lesson ends with a section in which the practical, religious and personal points of the lesson are gathered up and enforced. The manual is provided with maps.—SERMONS ON THE INTERNATIONAL LESSONS FOR 1897. By the Monday Club. (Congregational Sunday-School and Publishing Society. \$1.25.) The members of the Monday Club get scattered as the years roll on, but their annual volume of Sermons on the International Lessons comes out prompt, fresh, vigorous and systematic as ever. Sixteen of the members still remain in Boston or its vicinity. The others are posted all the way from Boston to San Francisco. Among them are many of the best known and most influential preachers in the Congregational pulpit. The volume before us is the twenty-second in the annual series. The sermons are brief, pithy, vigorous, and rich in the suggestive and helpful qualities which have given the series, as a whole, its reputation and wide vogue. The sermons follow through the lessons of the year, week by week; and subject by subject, in a stream of broad, suggestive comment, which teachers and ministers alike will find most helpful.

WORDS: THEIR USE AND ABUSE; ORATORY AND ORATORS; HOURS WITH MEN AND BOOKS; GETTING ON IN THE WORLD; OR, HINTS ON SUCCESS IN LIFE. By William Matthews, LL.D. (Scott, Foresman & Co., Chicago. \$2.00 per volume, or \$5.00 for the first three.) Dr. Matthews works have on them the stamp of a great popular success. The one last named above is in the sixty-third thousand. The others are respectively in the twelfth, twenty-third and the thirteenth. They are eminently helpful books, written with good perception of what the average reader needs, and with a true balance between the scholastic and the practical. They are good books, and we are glad to see them republished and in good form.

PRESSED FLOWERS FROM THE HOLY LAND: Flowers Gathered and Pressed in Palestine by the Rev. Hervey B. Green, of Lowell, Mass. (Henry B. Green, Lowell, Mass.) This pretty little paper-covered booklet contains a dozen nicely pressed specimen flowers of Palestine, each on a blank page, and opposite each is a page of biblical text and comment illustrating it. Among them are pheasant's eye, cyclamen, lily of the field (*Anemone coronaria*), bean, lentil and anise. The Carmel daisy, which is not a daisy at all, has its botanical name, *Scabiosa prolifera*, printed with two blunders.

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REMINISCENCES OF AN OCTOGENARIAN OF THE CITY OF NEW YORK, 1816 TO 1860. By Charles D. Haswell. (Harper & Brothers. \$3.00.)

If the author had carried out his professed purpose of treating only of matters which come under his own observation or knowledge, and had possessed the happy gift of chatting on paper, he would have made a volume of intense interest to all New Yorkers and most other Americans. As it is, he cannot chat, and he has depended more upon old newspapers than upon his own memory for his facts. It is really remarkable that a man should have been able to write of persons whom he must have known, and scenes with which he must have been familiar in so lifeless and distant a way. This may be due to a notion that modesty required the elimination of the personal element, but if so it was a sad mistake.

A better sense of proportionate values would have omitted a great many things that Mr. Haswell has deemed worthy of mention. In fact the book is a good deal like our daily "penny-dreadfuls" in that it leaves the impression that the population of New York City has always consisted principally of lawbreakers and their victims. It is true that he gives the dates of the establishment of most of our religious and benevolent institutions and has devoted an entire, and exceptionally dull chapter, to the churches; but they evidently interest him but little, and he says nothing of the men who labored to start and organize them, while a great deal of space is devoted to theatrical matters of the most temporary character.

The best bit of description in the book is of an evening in the "Old Bowery." Other scenes, such as fires in the days of the old volunteer fire force, tho often mentioned, are related in so colorless a fashion that one is always surprised if, at the end, one finds that the writer had been present, and even perhaps an actor in the scenes described.

Mr. Haswell set for himself a very poor rule for a work of this kind, viz., to mention as few names as possible of non-office-holders who did good service in their day, saying: "but that I decline to introduce the names of private persons I could give a list" (of volunteer firemen) "that would do honor to any institution." Yet he does not hesitate to name private persons where he has injurious anecdotes to relate.

It is probably inevitable in a work of this sort that there shall be found some mistatements, but a very little care would have prevented such errors as the confounding of the New York Bible Society, founded in 1823, with the American Bible Society, founded in 1816, and ascribing the building known as "the Bible House" to the former.

In spite of its faults, and there are more than we have mentioned, this is, on the whole, an important addition to the too small number of books relating to New York. The growth of the city, the changing character of its population, the vast differences in customs which have been made by the improved methods of transportation, communication and other things, altho related in the baldest style, compel the reader's interest. It never ceases to astonish us grumblers of to-day that within the recollection of an individual now living the only public conveyance between the Battery and Harlem was by a stage leaving what is now 125th Street and Third Avenue early in the morning, and starting on its return trip at three in the afternoon; that tho there were, even in this writer's boyhood, a few steam ferryboats, there were still some "ferry-augers" plying across Fulton and other ferries; and that so lately as 1833 it was considered too great a risk to build another tugboat, there being already three in the harbor.

In regard to social life in New York this book leaves a great deal to be desired. As much as we find here one could easily gather from consulting the files of the newspapers of the time. This is to be regretted, for it is social life which is the most difficult to fix, and is in some respects the most important of all to the historian, as well as the most interesting to the ordinary reader.

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The list of those who will contribute to THE YOUTH'S COMPANION during the coming year is, as usual, long and brilliant. It includes not only popular writers of fiction, but also some of the most eminent naval officers, travellers and explorers, men of science and statesmen.



NATIONAL CAPITOL, WASHINGTON.

Life and Work at Washington.

When Mr. Gladstone was Prime Minister he contributed to THE COMPANION, as did Mr. Blaine when Secretary of State. All the members of the present American Cabinet but three have written for its columns. During the coming year the following features of national work will be described by members of the national government:

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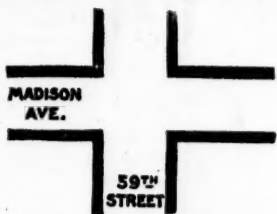
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...The *Athenaeum* for December 5th, contains an appreciative article by Theodore Watts-Dunton, on Mathilde Blind, whose death occurred recently, and also devotes a page to the life and works of Mr. Coventry Patmore, besides a poem written last year by Francis Thompson, and suggested by Mr. Sargent's portrait of the late poet.

...The Macmillan Company announce "Faith the Beginning, Self-Surrender the Fulfillment of the Spiritual Life," by Dr. Martineau; "Bird Life for Beginners," to be published in the spring, by Mrs. Wright (author of "Birdcraft" and "Tommy-Anne"), and Dr. Elliot Coues; and "The National Movement in the Reign of Henry III, and its Culmination in the Barons' War," by Prof. Oliver H. Richardson, Drury College.

...W. Robertson Nicoll, gives in *The British Weekly* his impressions of "Literary People in New York"; speaking of *The Century Magazine*, he says:

"The chief editor, Mr. R. W. Gilder, is, perhaps, the handsomest man in America. He has a singularly fine and spiritual face, and is a man of charming manners." Dr. Nicoll speaks of other editors and publishers, but the only other New York writer whom he alludes to is Mr. Howells.

...The progress *The New York Times* is making in all directions is encouraging for good journalism. To say nothing of the extra editions its regular issues have risen in standard merit. It is particularly encouraging that as soon as the new management began to tell on the journal its circulation improved, and has risen, we understand, one-third during the past three months. We would like to say a good word for a morning paper that sticks to its motto "all the news that's fit to print."

...*John-a-Dreams* is the title of another of the new periodicals that flash like meteors on the vision and mostly burn themselves out. It is offered at ten cents a copy, and it devotes itself to *belles lettres*, making a specialty of literature in the dramatic form. Whether the "quiet enjoyment of *belles lettres*" is heightened by printing each article in a type of its own may well be questioned; but, at any rate, it is evident that the circle of writers who conduct the magazine have ideas of their own.

...A small pamphlet, about as large as one of Mr. Mosher's *Bibelots*, has been issued by Edwin Arlington Robinson, of Gardiner, Me. "The Torrent and the Night Before," is the name of the little book, which is filled with poems, ballades, quatrains and sonnets, all admirable illustrations of the modern order of pessimistic verse. Its clever dedication reads as follows:

"This book is dedicated to any man, woman or critic, who will cut the edges of it—I have cut the top."

The poor critics evidently in this author's mind are classified with Poe's awesome creatures, who are "neither man nor woman."

...Those who would like to get a clear idea of what the new "Polychrome Bible" otherwise profanely called the "Rainbow Bible"—alho we believe that the Editor, Professor Haupt, first suggested the latter familiar designation—is, will find an admirable account of it in the December *Review of Reviews*, by C. H. Levy, one of Professor Haupt's students at Johns Hopkins. The article is valuable for giving an account not only of the revised Hebrew Old Testament text but also of the English translation. The specimen page, given from Leviticus, is a great improvement, for intelligibility, on any previous English translation. The article includes portraits of the leading European and American scholars associated with Dr. Haupt.

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Financial.

Corporations and Citizenship.

THERE is no doubt that the President, in his message to Congress, has stated the ground of the dislike of Trusts in the minds of many people:

"Through them [Trusts and other huge aggregations of capital] the farmer, the artisan and the small trader is in danger of dislodgment from the proud position of being his own master . . . with little hope or opportunity of rising in the scale of responsible and helpful citizenship."

Cheaper prices, the President argues, are no compensation for these palpable evils.

It is undeniable that the President has stated facts which are of serious moment to all citizens. It is undeniable, too, that there is an element of truth in his charges against huge aggregations of capital. Certainly the employes of such large combinations are no longer their own masters in the sense that they cannot go and come as they please, and are dependent for their living upon the continuance of their employment by the corporation. If we think that the tendency of such a state of things is toward a practical enslavement of the majority of our citizens, then nothing should be left undone to preserve our freedom and our Government.

But before we come to such an extreme conclusion there are several points to be considered. It is observed that this supposed enslavement is not a new thing; indeed, it began with the dawn of civilization. The first industrial step forward was accompanied by such a division of work as made men work for each other, and in so far dependent upon one another. The greater this industrial progress, the finer the division of labor, the more clear becomes this dependence. The change has come upon us so gradually that until lately we have scarcely been conscious of it. The old-time spinner who used to set up a wheel in his own house, has with many others given up his old liberty and gone into the factory. The driver of the old stagecoach, with his personal care of his team and his individual responsibility for the passengers, has given place to the railroad with its responsibility divided among a thousand men. Instead of a half-dozen small stores whose proprietors carried on their business almost unaided except by their own families, we have the ordinary city or village shop with a dozen clerks.

Until a little while ago no one had claimed that our country was in danger because of such facts; are we in any more danger now? Do the factory hands or the clerks constitute a menace to the State, or are they less fitted for citizenship? If now the proprietors of these stores with a dozen clerks become heads of departments in a mammoth establishment, is the situation essentially changed?

Upon this point it is also to be noted that this revolution in trade and manufacturing which has relegated the small proprietor to the position of department chief and the individual artisan to employment in the factory has resulted in important advances in civilization. The artisan is to-day getting higher wages than hitherto, and is able to buy his food and clothing at lower prices. Nor is it possible to see how still larger incomes and lower prices are to be achieved, except by a development of the same process; for an increase in wages and a cheapening of cost of production can together come only through

the employment of the corporation form.

And we may further assume that citizenship will be as safe in the future as in the past. Indeed, so long as the employes have the franchise they possess a strong weapon of defense against any real assault of their rights. Moreover, liberty means a curtailment of some supposed freedom in deference to the improvement of the people as a whole; just as the savage, as he rises higher in the social scale, gives up the privilege of roaming for the more substantial advantages of civilization.

Another matter of importance in this connection is the power of organized labor. Unless trade signs fail, employes of all kinds will insist upon having their share of the increasing advantages of the corporate form; and we may be sure that protection of their business "rights" will be included. In a word, if safety to our Government demands that every man should be absolutely his own master and independent of everybody else, then we must go back to the kind of life in which each one raised his own vegetables and made his own clothes and shoes in the cabin which his own hands built. Yet there is true warning in the President's words, in that we should be quick to resent any real encroachment upon the rights of citizenship; but surely we do not need to despair. Huge corporations are very vulnerable to public opinion, because they have so much at stake; and, judging the future by the past, we may believe that American citizens will find some safe way of utilizing the advantages of corporations without giving up anything of their manhood. And as to "opportunity of rising in the scale," the corporation offers the best chance to men of industry and character.

State Banks.

ATTENTION is called to the quarterly statements of a number of the State banks doing business in this city, published in our columns this week and last. A summary of the more important items is given herewith:

BANK OF AMERICA.	
Resources.....	\$28,730,224
Capital stock.....	1,500,000
Surplus.....	2,250,000
Undivided profits.....	258,398
Deposits.....	24,721,826
ELEVENTH WARD BANK.	
Resources.....	\$1,422,135
Capital stock.....	100,000
Undivided profits.....	223,965
Deposits.....	1,098,170
FIFTH AVENUE BANK.	
Resources.....	\$9,013,219
Capital stock.....	100,000
Surplus.....	100,000
Undivided profits.....	987,577
Deposits.....	7,825,642
ORIENTAL BANK.	
Resources.....	\$2,529,214
Capital stock.....	300,000
Surplus.....	300,000
Undivided profits.....	106,773
Deposits.....	1,822,441
BANK OF THE METROPOLIS.	
Resources.....	\$7,015,253
Capital stock.....	300,000
Surplus.....	600,000
Undivided profits.....	203,163
Deposits.....	5,912,090

Monetary Affairs.

SLOWLY but surely the public mind is shaking off fear and taking on more hopeful views regarding the future. President Cleveland's remarks on the Cuban question in his annual message were, fortunately, well received for their sympathetic yet prudent tone. Considerable fear existed that Congress might take precipitate action in regard to Cuba; but the message seems to have had a sobering effect; and, in spite of a few outbreaks among the hotheads, it seems likely that calmer counsel will

prevail. The tariff question has already been taken up in earnest, and the Ways and Means Committee will endeavor to have the bill complete by the fourth of March; so that it may be put through expeditiously on the calling of an extra session, which is now a practical certainty. As yet there are no indications of activity regarding the currency question, the demand for increased revenue forcing the tariff for prior treatment. Strong pressure is, however, being brought to bear, irrespective of party interests, urging the taking up of currency reform; and, if business men will only take the trouble to persistently use their influence in this direction, Congress may be compelled to act. There is a loud call for rest from legislative disturbances; but that does not mean neglect of the two most prominent issues of the last campaign—currency and tariff. Outside of politics the tendencies are toward improvement, and among the heads of affairs there is an unusually confident feeling that the first half of 1897 will witness a considerable improvement in both the volume and condition of business. December is always a dull month, except for the holiday trade, and no special activity can be expected until preparations for spring trade are in order. At the moment the general tendency of prices is downward, owing either to slack demand, increasing supplies, or a reaction following the rise that succeeded the election. The weakness shown in several trade combinations, or trusts, also tended to unsettle values. One indication of improvement was the increased output of pig iron; the total, December 1st, being 142,200 tons weekly against 124,000 tons November 1st. Stocks decreased 31,000 tons during the month. A year ago, however, the weekly production footed 216,000 tons.

On the Stock Exchange there is a curious mixture of confidence and distrust. Belief in the future is strong, and is based on the hope of a general industrial and commercial revival in 1897. Such opinions are modified, however, by the fear of serious complications over Cuba, as well as distrust of an excitable Congress. This absence of real confidence explains to a considerable degree the present marked preference for bonds by investors instead of stocks. A moderate but certain income is preferred to the chances of larger returns in the shape of dividends upon low-priced stocks. Speculation for a rise is also checked by the fact that good properties are already comparatively high, while low-priced securities are neglected for want of more stimulating conditions. One unfavorable feature which cannot be overlooked is the continued decline in railroad earnings. In the first week of December 27 roads reported a loss of 7% compared with last year, while in the fourth week of November 74 roads reported a decrease of over 10%. The *Financial Chronicle* publishes the returns of 127 roads for the month of November; and these, too, show losses aggregating about 10%, only 34 roads out of this total reporting any gains whatever. Of course, these losses are easily explained. They were mainly the consequence of the business depression caused by the outbreak of Bryanism. After the election a lessened grain and cattle movement in some sections, and severe storms in others, adversely affected traffic returns; and the industrial improvement was not sufficient to counteract these influences. The industrial shares showed some weakness as a result of President Cleveland's remarks on Trusts, and gas stocks were sold down owing to the agitation for cheaper gas and the talk of municipal control. Another unsatisfactory feature was the disclosures connected with the Baltimore and Ohio report. There has been no important change in foreign exchange, the most interesting fact being that the trade balance still continues largely in our favor. On January 1st large payments for interest are due abroad, and preparations for these are already having an effect on the foreign exchange market. Money rules easy, and funds continue to flow this way from the interior. The rise in the bank reserves were apparently checked, however, by the increase in deposits. Call money was quoted at 1 1/2@2%; time money at 2@3% for 30 to 90 days.

and commercial paper, which is in good demand but small supply at 3 1/2% for 60 to 90-day indorsed receivables.

FINANCIAL ITEMS.

.... R. L. Day & Co., of Boston and New York, where the successful bidders for \$400,000 gold bonds of the City of Hartford, 3 1/2% to run twenty-five years, their bid being 103.219.

.... Emerson, McMillin & Co., Bankers, of 40 Wall St., New York, are offering the 6% gold bonds of the Minneapolis Gas Light Co., of Minneapolis, Minn. These bonds are highly recommended as being an exceedingly desirable investment.

.... The following securities were sold at auction:

50 shares Herr'g-Hall-Marvin Co. com.	6 1/2%
10 shares Herr'g-Hall-Marvin Co. com.	7 3/8%
\$5,000 Lo'ville, New Alb. and C. 1st	6 1/2@109 3/8
\$5,000 Cleveland and Canton 1st	5%..... 9
126 shares Chicago and Aiton com.	102 3/8
\$13,000 Mil. and St. P. 8% purchase money.	106 3/8
\$7,000 Mil. and St. P. (Pr'rie du C. Div.)	8%..... 106 3/8
\$6,000 C., C. and I. 1st	7%..... 106 3/8
\$20,000 Int. and Great Northern 1st	6 1/2@116 3/8
\$10,000 Bur., Cedar Rapids and Northern	1st 5%..... 105 3/8
\$10,000 Chi., St. L. and New Orleans 5 1/2%.	119 3/8
\$317.49 Int. and Great Northern 5 1/2 scrip.	.99
\$10,000 N. Y. Chi. and St. L. 1st	4%..... 103 3/8
\$10,000 Chi., Bur. and Quincy 7% 118
\$1,000 Georgia Pacific 1st	6%..... 112
15 shares Cent. Rd. Co. of N. J. 102 3/8
100 shares St. L. and Southwestern pref. 10
100 shares Green Bay, Winona and St. Paul	pref. 4 1/2% assessment paid..... 4 1/2
\$1,000 Cin., Jackson and Mackinaw 1st.	46 1/2

DIVIDENDS.

The Knickerbocker Trust Company, of New York, has declared a semi-annual dividend of 3%, payable January 1st.

The Manhattan Railway Company has declared a quarterly dividend of 1 1/2% on the capital stock, payable at 71 Broadway, January 2d.

The American Sugar Refining Company has declared the following dividends, payable Jan. 2d, 1897:

On that portion of the preferred stock which is entitled to quarterly dividends, 1 1/2%.
On that portion of the preferred stock which is entitled to semi-annual dividends, 3 1/2%.
On the Common Stock a dividend of 3%

The report of the Western Union Telegraph Company for the quarter ending December 31st, 1896, shows:

A surplus October 1st, 1896, of.....	\$7,795,997 24
The net revenues of the quarter ending	December 31st, instant, based upon
nearly completed returns for Octo-	ber, partial returns for November,
and estimating the business for De-	cember, will be about.....
	1,600,000 00
	\$9,395,997 24

From which appropriating for—	
Interest on bonds.....	\$223,358 70
Sinking funds.....	20,000 00
	243,358 70
	\$9,152,638 54

It requires for a dividend of 1 1/2% on capital stock issued, about..... 1,191,960 00

Deducting which leaves a surplus, after paying dividend, of..... \$7,960,678 54
A dividend of 1 1/2% on the capital stock of the company was declared payable on and after the fifteenth day of January next.

HARVEY FISK & SONS,

Dealers in Government Bonds AND SELECTED SECURITIES, 24 Nassau Street, New York.

Vermilye & Co.,

BANKERS, Pine and Nassau Streets, NEW YORK CITY.

Dealers in Investment Securities.

OUT-OF-THE-WAY

places all over the world have agents who cash Cheque Bank Cheques. Good for Remitters and Travellers. Send for circular to Agency of THE U. S. CHEQUE BANK, Ltd., FREDERICK W. PERRY, Manager, 40 and 42 Wall St., New York.

METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK, Nos. 37 and 39 Wall St.

Capital and Surplus.....\$2,000,000 Designated by order of the Supreme Court as a legal depository. Will receive deposits of money on interest, act as fiscal or transfer agent, or trustee for corporations, and accept and execute any legal trusts from persons or corporations on as favorable terms as other similar companies.
THOMAS HILLHOUSE, President.
FREDERICK D. TAPPEN, Vice President.
CHAS. M. JESUP, 3d Vice President.
REVERLY CHEW, Secretary.
RAYMOND J. CHATRY, Asst. Secretary.

The Delicate Woman



unable to operate the ordinary form of sewing-machine without fatigue, can use the SILENT SINGER AUTOMATIC with the greatest ease. The acme of perfection in construction and artistic finish, this machine is positively the lightest-running of any. Its low, broad treadle enables frequent change in position of the feet, or it can be furnished in a portable form to be effectively run by hand if desired. It has neither shuttle nor bobbin, and no tensions to adjust, but is ready for use when the needle is threaded.

The Silent Singer

has many points of preference that can easily be demonstrated by examination and comparison with similar machines.

Sold only by
The Singer Mfg. Co.
Offices in Every City in the World.

Simple and compact, this machine is more easily understood, its parts are better protected from dust, it has more room under the arm, and is capable of a greater range of work, than any similar device.

GOLD MORTGAGES
5% SECURED ON CHOICE REAL ESTATE 6%
FOR SALE AT AN ACCUMULATED INTEREST
HOMESTEAD
LOAN AND TRUST COMPANY
CHICAGO
OFFICERS DIRECTORS
EMERSON B. TUTTLE Owen F. Aldis Henry W. Bishop
President John M. Clark Augustus Jacobson
THOMAS HUDSON John M. Clark Walter F. Cobb
Secretary Henry D. Blair Norman Williams
Emeran B. Tuttle

Government AND Municipal Bonds
BOUGHT AND SOLD.
APPRAISEMENTS MADE OR QUOTATIONS FURNISHED FOR THE PURCHASE, SALE OR EXCHANGE OF ABOVE SECURITIES.
LISTS ON APPLICATION.
N. W. HARRIS & CO.,
BANKERS,
15 WALL STREET, NEW YORK.

A. M. KIDDER & CO.,
BANKERS,
18 Wall Street, New York.
Established 1865.
MEMBERS OF NEW YORK STOCK EXCHANGE.
ALLOW INTEREST ON DEPOSITS SUBJECT TO SIGHT CHECK. BUY AND SELL ON COMMISSION STOCKS AND BONDS, EITHER FOR CASH OR ON MARGIN, AND DEAL IN Investment Securities.
A. M. KIDDER. CHARLES D. MARVIN
H. J. MORSE. W. M. KIDDER.

6% Gold Bonds
OF THE
Minneapolis Gas Light Co.
FOR SALE
Price and particulars on application.
Emerson McMillin & Co., Bankers,
40 Wall St., N. Y.
Bertron & Storrs, Bankers,
40 Wall St., N. Y.

ELECTIONS.
THE NATIONAL PARK BANK OF NEW YORK.—
New York, December 10th, 1896.—The next annual meeting of the stockholders of this bank, for the election of Directors for the ensuing year, will be held at the banking house, No. 214 Broadway, on Tuesday, January 12th, 1897, between the hours of 12 o'clock noon and 1 o'clock p.m.
GEORGE S. HICKOK, Cashier.
EMPIRE CITY FIRE INSURANCE COMPANY,
25 WALL ST., New York, December 10th, 1896.—
At the annual election for Directors of this company, held on the 7th instant, the following-named gentlemen were elected for the ensuing year:
John M. Burke, Charles H. Lowerre,
Mehlon Apgar, Henry W. Carlis,
Charles H. Kerner, Charles H. Leland,
Henry C. Mortimer, Walter R. Wood,
John W. Condit, David J. Burtis,
Lindley Murray, Jr., Francis M. Scott,
J. Eugene Robert, Wm. M. Farrington.
For Inspectors of Election for the year 1897:
Areunah M. Burtis, Charles L. Fleming,
Wm. M. Farrington.
At a meeting of the Board of Directors held this day
Mr. LINDLEY MURRAY, Jr., was unanimously re-
elected President. DAVID J. BURTIS, Secretary.

THE MIDDLESEX
BANKING COMPANY.
Chartered, Middletown, Conn., 1872.
Assets \$8,706,000.
Twenty-second year of successful business.
Connecticut Trustees and Executors are permitted by Law to invest in these bonds.

C. I. Hudson & Co.,
MEMBERS N. Y. STOCK EXCHANGE,
36 WALL STREET,
DEAL IN
American Sugar Refining Co.,
American Tobacco Co.,
National Lead Co.

CHICAGO AND ST. LOUIS
Securities a Specialty.
PRIVATE WIRE TO CHICAGO AND ST. LOUIS.

QUARTERLY REPORT OF THE FIFTH AVENUE BANK OF NEW YORK, at the close of business on the ninth day of December, 1896.

RESOURCES.

Loans and discounts, less due from directors.....	\$4,008,994 11
Liability of directors (as makers).....	177,000 00
Overdrafts.....	4,819 69
Due from trust companies, banks, bankers and brokers.....	162,458 54
Banking house and lot.....	282,068 60
Stocks and bonds.....	46,028 13
Specie.....	987,279 63
U. S. legal-tender notes and circulating notes of National banks.....	1,001,633 00
Cash Items, viz.: Bills and checks for the next day's exchanges.....	\$270,379 58
Other items carried as cash.....	72,959 72
Total.....	\$6,018,219 00

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus fund.....	100,000 00
Undivided profits, less current expenses and taxes paid.....	987,376 93
Due depositors.....	\$7,810,916 02
Due savings banks.....	14,857 06
Total.....	\$8,013,219 00

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.
A. S. FRISSELL, President, and FRANK DEAN, Cashier of the Fifth Avenue Bank of New York, a bank located and doing business at No. 530 Fifth Avenue, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank at the close of business on the ninth day of December, 1896; and that the above report is made in compliance with an official notice received from the Superintendent of Banks, designating the ninth day of December, 1896, as the day on which such report shall be made; that deponents' knowledge of the correctness of the foregoing report is derived from a constant familiarity with and inspection of the affairs of said corporation, and that said report and schedule were prepared under deponents' personal supervision.
A. S. FRISSELL, President.
FRANK DEAN, Cashier.
Several subscribed and sworn to by both deponents the 11th day of December, 1896, before me.
SELAH L. BENNETT,
Notary Public, Westchester Co.,
Ct. filed in New York Co.

MEETING.
The Commercial Cable Company.
(Mackay-Bennett System.)
No. 238 Broadway, New York.
Notice is hereby given that a special meeting of the stockholders of the Commercial Cable Company will be held at the company's offices, in the Postal Telegraph Building, No. 238 Broadway, New York City, on the 22d DAY OF DECEMBER, 1896, at 11 o'clock in the forenoon, and that for the purposes thereof the transfer books will be closed at noon on the 12th instant, and reopened on the morning of the 22d instant. By order of a majority of the Board of Directors,
ALBERT BECK, Secretary.
Dated December 1st, 1896.

QUARTERLY REPORT OF THE BANK OF AMERICA, at the close of business on the ninth day of December, 1896.

RESOURCES.	
Loans and discounts, less due from direct-ors.....	\$16,285,387 09
Liability of directors (as makers).....	57,900 00
Overdrafts.....	313 57
Due from trust companies, banks, bank-ers and brokers.....	1,083,625 19
Banking house and lot.....	900,000 00
Stocks and bonds.....	542,414 25
Specie.....	2,304,884 77
U. S. legal tenders and circulating notes of National banks.....	3,121,900 00
Cash items, viz.: Bills and checks for the next day's exchanges.....	\$4,350,684 54
Other items carried as cash.....	84,634 55
Total.....	4,454,719 09

LIABILITIES.	
Capital stock paid in, in cash.....	\$1,500,000 00
Surplus fund.....	2,250,000 00
Undivided profits, less current expenses and taxes paid.....	298,998 01
Due depositors.....	\$16,019,670 57
Due trust companies, banks, bankers and brokers.....	6,287,223 55
Due savings banks.....	2,415,991 41
Unpaid dividends.....	3,840 00
Total.....	\$28,730,228 54

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.
WILLIAM H. PERKINS, President, and WALTER M. BENNETT, Cashier, of the BANK OF AMERICA, a bank located and doing business at Nos. 44 and 46 Wall Street, in the City of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank at the close of business on the 9th day of December, 1896, and that the business of said bank has been transacted at the location required by the banking law (Chap. 689, Laws of 1892), and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of Banks, designating the 9th day of December, 1896, as the day on which such report shall be made; that deponents' knowledge of the correctness of the foregoing report is derived from a constant familiarity with and inspection of the affairs of said corporation, and that said report and schedule were prepared under deponents' personal supervision.
WILLIAM H. PERKINS, President,
WALTER M. BENNETT, Cashier.
Severally subscribed and sworn to by both deponents, the 11th day of December, 1896, before me,
CHAS. D. CHESTER, Notary Public.

QUARTERLY REPORT OF THE BANK OF THE METROPOLIS, New York City, at the close of business on the ninth day of December, 1896.

RESOURCES.	
Loans and discounts, less due from direct-ors.....	\$3,900,711 89
Overdrafts.....	1,410 99
Due from trust companies, banks, bankers and brokers.....	789,483 60
Real estate.....	4,395 00
Stocks and bonds.....	331,753 23
Specie.....	807,590 30
U. S. legal tenders and circulating notes of National banks.....	902,085 00
Cash items, viz.: Bills and checks for the next day's exchanges.....	\$275,512 30
Other items carried as cash.....	276,315 77
Due from Treasurer of the U. S.....	51,000 00
Total.....	\$7,015,252 88

LIABILITIES.	
Capital stock paid in, in cash.....	\$800,000 00
Surplus fund.....	600,000 00
Undivided profits, less current expenses and taxes paid.....	208,162 50
Due depositors.....	\$5,421,476 87
Due trust companies, banks, bankers and brokers.....	7,906 35
Due savings banks.....	48,599 16
Unpaid dividends.....	1,038 00—5,912,000 38
Total.....	\$7,015,252 88

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.
THEO. ROGERS, President, and E. C. EVANS, Cashier, of BANK OF THE METROPOLIS, a bank located and doing business at No. 23 Union Square, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank at the close of business on the ninth day of December, 1896; and that the above report is made in compliance with an official notice received from the Superintendent of Banks, designating the ninth day of December, 1896, as the day on which such report shall be made; that deponents' knowledge of the correctness of the foregoing report is derived from a constant familiarity with and inspection of the affairs of said corporation, and that said report and schedule were prepared under deponents' personal supervision.
THEO. ROGERS, President,
E. C. EVANS, Cashier.
Severally subscribed and sworn to by both deponents, the 11th day of December, 1896, before me,
W. H. ROCKWOOD, Notary Public for N. Y. Co. (No. 46).

QUARTERLY REPORT OF THE ELEVENTH WARD BANK, at the close of business, on the 9th day of December, 1896.

RESOURCES.	
Loans and discounts, less due from direct-ors.....	\$912,481 82
Liability of directors (as makers).....	21,500 00
Overdrafts.....	407 47
Due from trust companies, banks, bankers and brok-ers.....	\$94,977 22
Due from approved reserve agents.....	47,820 07
Banking house and lot.....	45,000 00
Other real estate.....	1,075 00
Bonds and mortgages.....	46,075 00
Stocks and bonds.....	5,348 27
Specie.....	120,542 02
U. S. legal tenders and circulating notes of National banks.....	64,195 00
Cash items, viz.: Bills and checks for the next day's exchanges.....	\$62,414 90
Other items carried as cash.....	109 27
Total.....	\$1,422,135 40

LIABILITIES.	
Capital stock paid in, in cash.....	\$100,000 00
Undivided profits, less current expenses and taxes paid.....	228,965 15
Due depositors.....	\$1,088,118 25
Amount due not included under any of the above heads, viz.: Unpaid dividends.....	52 00
Total.....	\$1,422,135 40

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.
HENRY STEERS, President, and CHARLES E. BROWN, Cashier, of the ELEVENTH WARD BANK, a bank located and doing business at No. 147 Avenue D, in the City of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank at the close of business on the ninth day of December, 1896; and that the above report is made in compliance with an official notice received from the Superintendent of Banks designating the ninth day of December, 1896, as the day on which such report shall be made; that deponents' knowledge of the correctness of the foregoing report is derived from a constant familiarity with and inspection of the affairs of said corporation, and that said report and schedule were prepared under deponents' personal supervision.
HENRY STEERS, President,
CHARLES E. BROWN, Cashier.
Severally subscribed and sworn to by deponents the 11th day of December, 1896, before me,
JOE W. SWAINE, Notary Public, Kings County.
[Seal.] Certificate filed in New York County

United States Mortgage & Trust Co.
50 CEDAR ST., NEW YORK.
CAPITAL - \$1,000,000.
SURPLUS - 1,000,000.

Transacts a General Trust Business. Takes Entire Charge of Real Estate. Loans Money on Bond and Mortgage. Issues First Mortgage Gold Bonds. Interest on Deposits Subject to Check.

OFFICERS.
George W. Young, President.
Charles K. Kuntze, Vice-President.
James Timpon, 2d Vice-President.
Arthur Tarabull, Treasurer.
William F. Elliott, Secretary.
Clark Williams, Asst. Sec'y and Treas.

EXECUTIVE COMMITTEE.
Charles D. Dickey, Jr., Gustav E. Kissel,
Theodore A. Havemeyer, Luther Kuntze,
Charles R. Henderson, James Timpon,
Richard A. McCurdy.

DIRECTORS.
William Babcock, Gustav E. Kissel,
Dumont Clarke, Luther Kuntze,
New York, N. Y., Charles T. Lewis,
William F. Dixon, Lewis May,
David Dows, Jr., Theodore Morford,
Robert A. Grannis, Richard A. McCurdy,
Theo. A. Havemeyer, Robert Olyphant,
Chas. H. Johnson, William W. Richards,
James J. Hill, James Timpon,
Gardner G. Hubbard, George W. Young.

QUARTERLY REPORT OF THE ORIENTAL BANK at the close of business, on the 9th day of December, 1896.

RESOURCES.	
Loans and discounts, less due from direct-ors.....	\$1,239,486 80
Liability of directors, as per schedule (as makers).....	17,900 00
Overdrafts, as per schedule.....	489 67
Due from trust companies, banks, bankers, and brokers as per schedule.....	177,967 64
Banking house and lot, as per schedule.....	\$80,000 00
Other real estate, as per schedule.....	6,700 00
Stocks and bonds, as per schedule.....	86,700 00
Specie, as per schedule.....	461,896 14
U. S. legal tender notes and circulating notes of National banks.....	267,371 59
Cash items, viz.: Bills and checks for the next day's exchanges.....	\$99,762 86
Other items carried as cash, as per schedule.....	24,529 18
Total.....	\$2,529,213 88

LIABILITIES.	
Capital stock paid in, in cash.....	\$300,000 00
Surplus fund.....	300,000 00
Undivided profits, as follows viz.: Discount.....	\$36,986 42
Interest.....	1,362 35
Other profits.....	92,340 81
Less current ex- penses.....	\$19,506 44
Total.....	19,506 44

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.
CLINTON W. STARKEY, President, and NELSON G. AYRES, Cashier, of the Oriental Bank, a bank located and doing business at No. 122 Bowery, in the City of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank at the close of business on the ninth day of December, 1896; and that the above report is made in compliance with an official notice received from the Superintendent of Banks designating the 9th day of December, 1896, as the day on which such report shall be made; that deponents' knowledge of the correctness of the foregoing report is derived from a constant familiarity with and inspection of the affairs of said corporation, and that said report and schedule were prepared under deponents' personal supervision.
CLINTON W. STARKEY, President,
NELSON G. AYRES, Cashier.
Severally subscribed and sworn to by both deponents, the eleventh day of December, 1896, before me,
JOS. E. KROH, Notary Public No. 13, N. Y. Co.

ELECTIONS.

THE CENTRAL NATIONAL BANK OF THE CITY OF NEW YORK, NEW YORK, December 9th, 1896.
-The annual election for Directors of this bank will be held at the banking house, No. 291 Broadway, Tuesday, January 12th, 1897. Polls open from 12 M. to 1 P. M.
CHARLES S. YOUNG, Cashier.

CHEMICAL NATIONAL BANK, NEW YORK, December 9th, 1896.
-The annual election for Directors of this bank for the ensuing year will be held at the banking house, No. 27, on Tuesday, the 12th day of January, 1897, between the hours of one and two P. M.
WM. J. QUINLAN, Jr., Cashier.

CONTINENTAL NATIONAL BANK, NEW YORK, December 10th, 1896.
-The annual meeting of the Stockholders of this bank for election of Directors and Inspectors will be held at the banking house on Tuesday, January 12th, 1897. Polls open from 12 M. to 1 P. M.
ALF. H. TIMPSON, Cashier.

EAST RIVER NATIONAL BANK, NEW YORK, December 11th, 1896.
-An election for Directors of this bank will be held at the banking house, No. 622 Broadway, New York, on Tuesday, January 12th, 1897. Polls open from 2 to 3 P. M.
Z. E. NEWELL, Cashier.

CALLAHAN NATIONAL BANK, NEW YORK, December 11th, 1896.
-The annual election for Directors of this bank will be held at the banking house, No. 36 Wall Street, on Tuesday, the 12th day of January, 1897, between the hours of 12 M. and 1 P. M.
ALBERT W. BERMAN, Cashier.

LEATHER MANUFACTURERS' NATIONAL BANK, 29 Wall Street, New York, December 8th, 1896.
-The annual election for Directors of this bank will be held at the banking rooms on Tuesday, January 12th, 1897, from 12 to 1 P. M.
ISAAC H. WALKER, Cashier.

THE MERCANTILE NATIONAL BANK, 191 Broadway, New York, December 10th, 1896.
-The annual election for Directors of this bank will be held at the banking house on Tuesday, January 12th, 1897, between the hours of 12 M. and 1 P. M.
JAMES V. LOTT, Asst. Cashier.

THE NATIONAL BANK OF NORTH AMERICA, 25 NASSAU STREET, NEW YORK, December 11th, 1896.
-The annual meeting of the stockholders of this bank, for the election of Directors and the transaction of such other business as may come before the meeting, will be held at the banking rooms, 25 Nassau Street, on Tuesday, January 12th, 1897, at noon. The polls will be open until 1 o'clock P. M.
A. TROY RIDGE, Cashier.

THE NATIONAL BUTCHERS' AND DROVERS' BANK, NEW YORK, December 10th, 1896.
-The annual election for Directors of this bank will be held at the banking house, No. 124 Bowery, on Tuesday, January 12th, 1897, between the hours of 12 M. and 1 P. M.
WM. H. CHASE, Cashier.

NATIONAL CITIZENS' BANK, NEW YORK, December 10th, 1896.
-The annual election for Directors of this bank will be held at the banking house, No. 401 Broadway, on Tuesday, January 12th, 1897, between the hours of 12 M. and 1 P. M.
D. C. TIBBOUT, Cashier.

NINTH NATIONAL BANK, NEW YORK, December 7th, 1896.
-The annual election of Directors of this bank will be held at the banking house, No. 407 Broadway, on Tuesday, January 12th, 1897, between the hours of 12 M. and 1 P. M.
H. H. NAZZO, Cashier.

THE SECOND NATIONAL BANK OF THE CITY OF NEW YORK, NEW YORK, December 10th, 1896.
-The annual election of Directors of this bank will be held at the banking house, 190 Fifth Avenue, on Tuesday, January 12th, 1897. The polls will be open from 9:30 to 10:30 A.M.
J. S. CASE, Cashier.

DIVIDENDS.

KNICKERBOCKER TRUST CO., 254 FIFTH AVE., Branch Office, 66 Broadway, NEW YORK, Dec. 8th, 1896.
The Board of Directors of this day declared a semi-annual dividend of THREE PER CENT. from net earnings on the capital stock of this Company, payable January 1st, 1897, to stockholders of record of December 21st, 1896. Transfer books will close December 21st, 1896, at 3 P. M., and reopen January 2d, 1897.
FRED'K L. ELRIDGE, Secretary.

MANHATTAN RAILWAY COMPANY, No. 71 BROADWAY, NEW YORK, December 8th, 1896.
FIFTY-FIRST QUARTERLY DIVIDEND.
A quarterly dividend of ONE AND ONE-HALF PER CENT. on the capital stock of this Company has been declared payable at this office on and after Saturday, January 1st, 1897.
The transfer books will be closed on Wednesday, December 16th, at 3 o'clock P. M., and will be reopened on Monday, January 4th, at 10 o'clock A. M.
D. W. McWILLIAMS, Treasurer.

WESTERN UNION TELEGRAPH CO., NEW YORK, December 9th, 1896.
DIVIDEND NO. 113.

The Board of Directors have declared a quarterly dividend of ONE AND ONE-QUARTER PER CENT. upon the capital stock of this company, payable at the office of the Treasurer on and after the 15th day of January next, to shareholders of record at the close of the transfer books on the 19th day of December last. The transfer books will be closed at 3 o'clock on the afternoon of December 19th inst., and reopened on the morning of January 4th, next.
R. H. ROCHESTER, Treasurer.

THE AMERICAN SUGAR REFINING CO., NEW YORK, December 7th, 1896.

The Board of Directors of the American Sugar Refining Company have this day declared the following dividends payable, January 2d, 1897:
On that portion of the Preferred Stock which is entitled to semi-annual dividends 3 1/2 PER CENT.
On that portion of the Preferred Stock which is entitled to quarterly dividends 1 1/2 PER CENT.
On the Common Stock a dividend of 3 PER CENT.
The transfer books will close on Dec. 15th at three o'clock P. M., and be reopened on Jan. 4th.
J. NO. E. SEARLES, Treasurer.

READING NOTICES.

There is nothing more desirable to give a housekeeper for Christmas—or, in fact, at any time—than china and glass ware. Cut glass occupies a position entirely by itself. All housekeepers desire it, and all cherish it. Davis, Collamore & Co., Limited, Broadway and Twenty-first Street, have a magnificent stock.

E. W. DAYTON, Bookseller at Madison Avenue and Fifty-ninth Street, offers this week a list of very attractive books at considerable discounts from the publishers' prices. Mr. Dayton's stock is large and his facilities for securing books good, and any one who is about to purchase can save money by dealing with him.

C. G. GUNTHER'S SONS, 184 Fifth Avenue, N. Y., established in business in 1820, have ever since that time maintained a very enviable reputation as dealers in the highest grades of furs of all kinds and descriptions. A purchaser of their goods knows absolutely that he is obtaining just exactly what he pays for, a consideration which in these latter days is no trifling one.

MESSRS. HOBSON & Co., of 4 Stone Street, New York, have an advertisement in THE INDEPENDENT which is worthy of the attention of our readers. They manufacture a line of carts, including a number of styles for one and two horses, which have many advantages. They are exceedingly valuable for farmers and others, as by the aid of the hay rack or top side attachments they can be made to answer a variety of purposes. The firm make duplicates of every part, so that the owner of one can repair it cheaply and without the aid of a wheelwright.

CHARMING CHRISTMAS GIFTS.

There are few things that add to the comfort of a home as a good lamp. To insure getting one of the best obtainable, both from an artistic and practical standpoint, buy the "MILLER" Lamp, manufactured by Edward Miller & Co., of 30 West Broadway, between Park Place and Barclay Street, New York.

Miller & Co. are one of the oldest, largest and most reliable manufacturers of lamps.

The well-known and reliable firm of A. D. Matthews & Sons, of Brooklyn, are offering a large and fine assortment of seasonable goods and Christmas gifts at very low prices for the remaining weeks before Christmas.
This firm is one of the oldest and best in the country, and their success is proven by the growth of their business from their first small store to their present five-story building, occupying an entire block.
Out-of-town customers would do well to write to them for prices before making their purchases.

THE PRISONER OF ZENDA.

This is a new and fascinating game, founded upon the wonderfully interesting story of the same name, which is designed not only to instruct and please children but grown people as well. The castle and town of Zenda, the chateau and city of Strelsau, are pictured upon the board, and the game is a struggle by the troops upon one side of the board to gain the castle and liberate the king, while the players on the other side attempt to seize the city of Strelsau and the throne.
It is issued by the well-known publisher of games, Parker Brothers, of Salem, Mass. It can be procured of all dealers.

ATTRACTIVE OFFERS.

W. G. BAKER, of Springfield, Mass., who is pretty well known throughout the United States as a wide-awake, up-to-date dealer in teas, spices and similar goods, makes several offers through our advertising columns which are well worth the attention of every person who reads THE INDEPENDENT. In order to stimulate trade and introduce his well-deserved goods more extensively, he makes such offers as these: A Waltham gold watch and chain or a decorated dinner set to any person who takes a mixed order for 50 pounds of his goods; or for an order of 25 pounds he offers a silver watch and chain and similarly he offers high-grade bicycles for gentlemen, ladies, boys and girls, and so on through the list. Not content with making these extraordinary offers, Mr. Baker will pay express or freight on orders if cash accompanies the order. A request by postal card will secure from him his catalogue, order sheet and full particulars.

PENNSYLVANIA RAILROAD TO ISSUE CLERICAL ORDERS.

The Pennsylvania Railroad Company announces that for 1897 it will issue clerical orders to regularly ordained clergymen in charge of churches located on or near its lines east of Pittsburg and Erie. To secure these orders clergymen should make application to the nearest ticket agent as soon as possible.—*Adv.*

HOW THE KANGAROO GOT ITS NAME.

There seems to be almost a kangaroo fad, so much are the pictures of this remarkable animal appearing in the public prints and on the walls of the cities. When the famous old voyager, Captain Cook, set foot on the shores of Australia many years ago, he was struck at once with the peculiar appearance of this strange animal; and, turning to a native, he said: "What is the name of this creature?" The native, not understanding the language of Captain Cook, replied, "Kang-goo-ru," which, in his own tongue, meant, "Can't understand you." "Oh," said Captain Cook, "it's called the kangaroo, is it?" and the name has stuck to this day.

The kangaroo is distinctively a native of Australia; and as the name of that country is associated with one of the most successful enterprises of the day, it seems but natural that they should adopt the picture of the kangaroo for advertising purposes.

The readers of this paper are all familiar with the Australian Dry-Air Treatment as comprised in Booth's "Hyomei," and will undoubtedly be glad to know that this business has been a phenomenal success.

It was in September, 1895, only a little more than a year ago, when the first advertisement of Booth's "Hyomei," the Australian Dry-Air Treatment of asthma, bronchitis, catarrh and common colds, and of this and other papers which have been induced by this advertising to make a trial of the remedy.

The letter from the Rev. Dr. Farrar, of Brooklyn, in which he so epigrammatically says, "Hyomei is a blessing to humanity. I add my name to the Pass-it-on Society," has done much to spread the knowledge of "Hyomei." Members of this society may be found in every city and hamlet in the country.

When the advertisement was started a little floor with only two rooms was all that was necessary to conduct this business, whereas now the entire building at No. 23 East Twentieth Street, New York, is devoted to its manufacture and shipping.

A complete outfit, as advertised by Mr. Booth, is sent by mail for \$1.00; but if any one is skeptical Mr. Booth has a pamphlet which has so far successfully met all objections, and will undoubtedly be of interest to you if you are open to conviction.

QUALITY VS. PRICE.

It is a popular fancy that, with the large number of bicycle manufacturers in the field, there must be an overproduction before long, and the prices of wheels take a tumble, because the laws of supply and demand is bound to govern. There is no doubt the law of supply and demand will govern; but as long as it does prices of good wheels are likely to remain upon their present basis.

Twenty years have passed since the expiration of the last essential patent on the sewing machine. It was then freely predicted that prices of these machines would be cut in two; but supply and demand governed then just as it does today. The high-grade machines that were worth their price still command the same price, because there are still sensible people who know that cheapness in construction of a machine means dearthness in the expense of its operation. Although bicycles and sewing machines can be bought at any price one wishes to pay—from \$15 upward—yet there are plenty of customers for the standard makes at the higher rates. The competition of the cheaper machines simply incites the makers of the higher-priced ones to renewed efforts for improvement of quality by the use of superior material, skill in workmanship, and factory facilities.

Referring to sewing machines, a statement contained in a catalogue recently issued by the Singer Manufacturing Company accurately and concisely states the relation between quality and price, as follows:

"The fact that Singer sewing machines lead all others is due to the extreme care taken to use only the best materials and the most effective means for their fine mechanical manipulation.
It is only by the use of such means that really first-class sewing machines can be made. Such machines excel the products of minor establishments lacking these facilities in the same degree that the modern high-class chronometer excels the equally modern timepiece intended simply for winking the servant. The latter has no permanent value, and soon wears out; the former renders accurate service during a lifetime or more.
The difference between the cost of a high-class sewing machine, embodying the best of materials and workmanship, and one made of cheaper material in the cheapest way, is soon eaten up by the added cost of the latter for repairs and lost time in the workroom."



Arnold Constable & Co.
Men's Furnishings.
Smoking Jackets,
Robes de Chambre,
Bath Robes.
NECKWEAR,
Dress Shirts, Collars and Cuffs.

Mufflers, Silk Handkerchiefs.
"Dent," "Fownes," "Courvoisier's"
Street and Driving Gloves.
Plush and Cloth Lap Robes.
UMBRELLAS.
Broadway & 19th St.
NEW YORK.

WANAMAKER'S.



Holiday Shoppers will find unmatched completeness in the great stocks now on sale. It should be remembered that the goods are fresh—not a piece of Dress Goods, Fancy Dress Silks, Upholstery Stuffs, Women's or Men's Clothing had been seen in New York until this store was opened four weeks ago. The same is true of dozens

of other stocks.

Children will be interested in the

Tableaux of the American Christmas,

and other Holiday attractions that adorn the store.

JOHN WANAMAKER,

Formerly A. T. STEWART & Co.,

Broadway, Fourth Avenue, 9th and 10th Streets,

NEW YORK.

Christmas Towels



An Unquestioned Bargain just in time for Christmas Gift Buyers

A PAIR OF FINE
DAMASK
TOWELS,

22x45 inches in size, with broche borders in pink, light blue and red with two rows of "herring bone" drawn work for

59 CENTS

—which price covers cost of mailing.

Orders promptly filled.

STRAWBRIDGE & CLOTHIER
PHILADELPHIA

MATTHEWS'



HOW TO REACH OUR STORE:

Take Greenpoint and Myrtle Ave. car to Lawrence St. and Myrtle Ave. and walk two blocks up Lawrence St.; Crosstown cars to Willoughby St. and Lawrence, one block from store. DeKalb, Fulton, Flatbush, Third, Putnam and Halsey, Green and Gates Ave. street cars pass the door. Smith St. cars to Fulton, on block of store. Court St. cars three blocks from the store. All persons in the neighborhood of Nostrand Ave. cars can have free transfer from that to Fulton St. line, thus using only one car fare; also, all living near Franklin Ave. can have free transfer to DeKalb Ave. in the same way. Montague St. cars free transfer to Fulton St. cars.

Holiday Gifts for all. Never so ready in all departments to serve the people as this year. Goods all marked in plain figures at smallest possible profit. An unusual display of attractive goods to meet the needs of all the people.

A. D. MATTHEWS & SONS,

Fulton Street, Gallatin Place and Livingston Street, Brooklyn, N. Y.

SABLES.

IMPERIAL RUSSIAN

AND

HUDSON BAY



SABLES.

Mantles, Capes, Muffs, Boas,
and Skins of exceptional beauty
and at Moderate Prices.

C. G. GUNTHER'S SONS,
FURRIERS,

184 Fifth Avenue, New York.

ESTABLISHED A. D. 1820.

THE CELEBRATED

PIANOS

Are the
favorite of the
Artist

SOHMER

PIANOS

and the
refined
musical public

NOS. 149 TO 155 EAST 14TH STREET, NEW YORK

CAUTION-- The buying public will please not confound the genuine S-O-H-M-E-R Piano with one of a similar sounding name of a cheap grade.

THE "SOHMER" HEADS THE LIST OF THE HIGHEST GRADE PIANOS.

Black Goods.

2d Floor.

The balance of this season's importations of 46-inch Black Camel's Hair, of French manufacture, in Rough Effects and of medium weight,

75 cts. & \$1.00 per yard.
Regular price, \$1.25 and \$1.50.

Also, a large number of Dress Lengths, varying in price from \$1.75 to \$10.00 per Dress Pattern.

James McCreery & Co.,

Broadway and 11th Street,
New York.

HATS

Finest Quality. Correct Form.

LOWEST PRICES.

E. WILLARD JONES,

No. 49 Nassau St., N. Y.

TRAVEL.

FOR THE WINTER GO TO
BERMUDA.

48 HOURS by Elegant Steamships weekly. Frost unknown. Malaria impossible.

FOR WINTER TOURS GO TO
WEST INDIES.

30 days' trip, fifteen days in the tropics. About \$5 a day for transportation, meals and stateroom.

For further particulars apply to

A. E. OUTERBRIDGE & CO., Agents,
39 Broadway, N. Y.;

THOS. COOK & SON, 261 Broadway, N. Y.
or to **A. AHERN, Sec'y, Quebec, Canada.**

Sixth Avenue,
20th to 21st St.,
NEW YORK.

O'NEILL'S,

Sixth Avenue,
20th to 21st St.,
NEW YORK.

The Most Popular Department Store in America.

THIS WEEK'S CHANCES FOR HOLIDAY GIFT SEEKERS.

Every department of this big establishment is crowded with good things for Christmas buyers. Just a hint of the possibilities of this week:

FURS.

OUR BIG CLOAK SHOWROOM is crowded with a throng of eager buyers these holiday times. It needs but a glance at these items to tell you the reason.



COLLARETTES.

- FRENCH PERSIAN; worth 12.00, **6.75**
- CANADA SEAL; worth 14.00, **7.50**
- ASTRACHAN; worth 18.00, **11.75**
- KRIMMER; worth 25.00, **16.50**
- PERSIAN LAMB, worth 30.00, **16.75**
- ALASKA SEAL and PERSIAN; worth 30.00, **14.75**
- MINK; worth 45.00, **29.75**
- RUSSIAN SABLE; worth 175.00, **89.00**

FUR CAPES.

Finest Electric Seal Capes, extra full sweep, **25.00**; worth 45.00

French Persian Capes, extra full sweep various lengths, **19.75 TO 29.75**; Worth from 30.00 to 40.00.

Cloth Jackets.

Largest assortment in the city at prices close to cost. THESE SPECIALS.

Boucle Persian Jackets, Silk lined, worth 12.00; **6.75.**

Imported Persian Cloth Jackets, lined with heavy Satin, and worth 14.00; **7.98.**

English Kersey Jackets, lined with fancy Silks, worth 20.00, **11.75.**

HUNDREDS OF FUR AND CLOTH GARMENTS, NECK SCARFS, ETC., at EQUALLY LOW PRICES.

Holiday Sale 1,000

VELOCIPEDES and TRICYCLES for BOYS and GIRLS.



VELOCIPEDES . . . 98c.
TRICYCLES . . . 2.48

These machines are not the trashy kind, but are all well made and fitted with adjustable seats.

MAGNIFICENT DISPLAY OF

Lamps, Onyx Goods, BRONZES, ORNAMENTS, ETC.

FOR THE HOLIDAYS.

This Week's Attractions.

DRESDEN

BANQUET LAMPS,

like cut, without globes, 24 inches high, and elegant designs, worth 6.00;

4.98.



Globes for same, 8 and 9 inch, up. **75c.**

BANQUET LAMPS

of cast brass, with onyx column, **2.98.**

IMMENSE ASSORTMENT OF DRESDEN PRINCESS LAMPS AND GLOBES AT SPECIAL PRICES.

A Grand Collection of BRASS and ONYX TABLES AND CABINETS at most attractive prices—Combination Onyx Top Table and Piano Lamp, solid brass, gold plate finish, best burner,



7.00; worth 10.000.

FRAMED PICTURES.

You'll find an immense assortment here, all choice subjects and appropriate for Holiday Gifts. Low Prices Prevail.



THIS WEEK'S SPECIALS.

- ETCHINGS, with antique oak Frame and gilt beading, size 20x30. **1.98**
- PASTELS, with 3-inch Florentine frames, gilt mat, size 26x36. **3.98**
- UPRIGHT PASTELS, with gilt oval mats, 2-inch Florentine frames, 24x28. **3.33**

DOLLS! DOLLS!

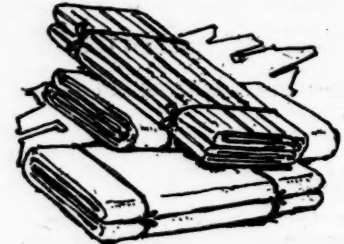
The Biggest Assortment in the City.
BIG DOLLS, LITTLE DOLLS, DRESSED DOLLS, UNDRESSED DOLLS, IN FACT ANY KIND OF DOLL YOU CAN CALL FOR IS HERE AND AT THE

LOWEST PRICES.

OPEN EVENINGS UNTIL CHRISTMAS.

All Paid Purchases Delivered Free to any point within 100 miles of New York City.

5,000 DRESS PATTERNS



For Christmas Gifts,

Embracing all the popular fabrics of the season. Silk and Wool Novelties, Boucles, Scotch Tweeds, Broadcloth, Mohair, Brilliantine, and Henriettas.

1.95 TO 6.50 EACH.

HANDKERCHIEFS.

One of these "specials" from our immense stock of Handkerchiefs will perhaps fit your fancy and purse. There are many other values equally tempting, too many to quote here.



SPECIAL.

- LADIES' INDIA LINEN EMB'D HDKFS., elegant assortment of patterns. **13c.**
- LADIES' ALL-LINEN EMB'D HDKFS., very choice. **25c.**
- LADIES' AND MEN'S ALL LINEN, HEMSTITCHED HDKFS., Hems of all widths. **15c. to 50c.**

LADIES' AND MEN'S ALL LINEN INITIAL HDKFS., 1/2 doz. in box. **1.45**

MUFFLERS

IN ALL THE NEW EFFECTS AT LOWEST PRICES.

GLOVES:

The crowds assembled about our Glove section these Holiday times demonstrate plainer than words that the people know where to obtain good value.



SPECIAL FOR THIS WEEK.

Ladies' 4-Button Kid Gloves, embroidered, also 4-Button "Brighton" Pique. **98c.**; worth 1.50.

COMPLETE ASSORTMENT OF FLEECE LINED GLOVES For Women, Men and Children AT LOWEST PRICES.

B. Altman & Co

RICH PARIS NOVELTIES

in the

FASSO CORSET,

inclusive of an entirely

New Model, NOW BEING SHOWN.

18th St., 19th St., & 6th Ave., N.Y.

ROTHSCHILD

NEW YORK, 58 West 14th St. BROOKLYN Fulton St., cor. Hoyt.

We have now on sale, for appropriate Christmas gifts, a superb collection of Lace Collars, Collarettes, Jabots, etc. Also Fur Boas and Muffs at greatly reduced prices.

- Lace Collarettes, .95; formerly \$1.45.
- Lace Collarettes, \$1.48; formerly \$2.25.
- Ribbon Collars, .75; formerly \$1.25.

Mail-Order Department.

JOURNEY AND BURNHAM.

DRY GOODS

26 to 36 Flatbush Avenue, 315 to 321 Livingston Street, Brooklyn, N. Y.

READ THIS CAREFULLY:

ALL GOODS DELIVERED FREE OF CHARGE TO ANY ADDRESS IN THE FOLLOWING NAMED STATES: New York, New Jersey, Connecticut, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Pennsylvania, Delaware, Maryland; also in Washington, D.C. and when the amount purchased is \$10.00 or over, we prepay express charges for Illinois, Indiana, Kentucky, North Carolina, South Carolina, Ohio, Tennessee, West Virginia, Virginia, Wisconsin, Michigan and Iowa.

JOURNEY & BURNHAM.



A. B. & E. L. SHAW. ESTABLISHED 1780. Largest Manufacturers of PULPIT SUITS, 27 Sudbury St., BOSTON, MASS.

Insurance.

The Semicentennial of the Connecticut Mutual Life Insurance Company.

FIFTY YEARS ago the Connecticut Mutual Life was founded, the date of incorporation being a few months earlier than the date of commencement of operations, the latter being December 15th, 1846. A retrospect of some length could be written, sketching rapidly the changes within the half-century; how there was then no California, no Chicago, no settlement beyond, or even up to the Mississippi; no electricity, or telegraphs, or railroads, or ocean steam lines, or cheap postage or postage stamp; no sewing machine, no kerosene, animal oils being the illuminant. But this looking backward, interesting as it is and almost incomprehensible to the present generation, has been so often sketched that we forbear. Insurance, also, was in its beginnings, relatively speaking. Life insurance was entirely new and crude. Mortality tables were ill-digested; the public impression was quite general that insuring life was an impious business, "tempting Providence," because it sought to interpose a guaranty or a protection against death. So crude was the business, however, even as practiced, that in the early official reports made to the officials of this State (prior to the enactment of any general law on the subject and the beginning of State supervision) the few companies then existing reported their outstanding insurance as liability. Some other mathematical errors were committed then, but this one was colossal in magnitude, for by such a treatment no balance-sheet could be made up and solvency would be impossible.

The Connecticut Mutual began with mutuality and has continued with it; there was at first a guaranty capital, but that was soon retired, and of the five hundred applications which constituted the real foundation nineteen were still in force at the beginning of this present year. Mutuality entered into the title, it was its most essential feature; the object was insurance of life, the method was mutual, the location was Connecticut—so these three were made up into the simple title. The beginning was founded upon the same simple propositions which still continue to serve that purpose, namely, when a man marries he makes his wife helpless to take care of herself and substitutes entire dependence upon him. Left alone, she could at least have attempted to support herself and would have had no other burden laid upon her; by marrying, she necessarily surrenders her time and strength to caring for him and the children that come to the pair. Thus is imposed upon the husband the moral and social duty of not only being the breadwinner while he lives but of providing for what may come after him; "he has created his family and created them helpless and dependent solely on him." He may not recognize the consequent moral obligation, or he may recognize it without discharging it; but it exists all the same, and even more sacredly because those who are most at peril do not remind him audibly of it. As a document of the Connecticut Mutual puts it:

"He alone is responsible both to them and to society for the existence of his children, their support and well-being, their daily bread, their education and preparation for their future. He must provide it all or they must suffer the want of all. That provision, with almost every man, must come from his earnings. If his life goes these go, and his family's provision is gone. And since he has made them helpless and dependent on his life which they run the daily risk of losing, he is bound to protect them

against the risk of that loss. He cannot fail to so protect them against a helplessness and dependence which he has imposed upon them, without dishonoring them and himself. The honorable obligation upon him to the extent of his utmost ability is of the highest and most positive character.

"And their danger is an instant, ever present one. It is not a danger that is to accrue some definite time in the future. It begins the moment the helplessness and the dependence begin and lasts as long as these last. Saving and putting by in the stocking or the savings bank are good for the future if one lives to keep it up; but they are no adequate present and immediate protection for the present and immediate danger."

This idea of pure life insurance—of insurance strictly and solely to make good the money loss by death, and having no other occasion for existence—logically implies the utmost economy in expenditure. And the Connecticut Mutual, whatever else be said of it, and however it may be censured by those who would be served by large spending, has always been notably careful about expenses. Premiums and interest thereon must provide for death claims and expenses, and must also allow for reserve accumulation. The nature and function of reserve and surplus has been so many times explained in these columns, that we assume it is sufficiently understood at present; but the sources of surplus may not be, and so we copy the following exhibit of the operations of the several factors of surplus in the company during 1895:

Part of premium provided for expenses, etc.	\$997,051
Interest and rents in excess of rate assumed	1,085,580
Balance profit and loss	14,269
Saved from expected death losses	543,755
Saved from reserve on surrendered policies	85,402
Incr'se in market value of bonds and stocks	105,113
Sundries	14,652
Total	\$2,845,222

It should be understood that this is not remaining or permanent surplus, but that only a small portion of it is available for putting away; this could not be otherwise, as the first item above clearly shows. What disposition was made of it, and how much remained, is thus shown:

Expenses of management	\$779,576
Taxes	314,689
Charged off on Home Office Building	200,000
Dividends paid	\$1,242,948
Additions to accumulated dividends	87,965
Increase in surplus	220,044
Total	\$2,845,222

The item "Saved from reserves on surrenders" needs a little explanation; it means that approximately ten per cent. of the reserve on policies lapsed and surrenders was retained, instead of being returned to the retiring members in cash or otherwise. It goes "to help in replacing the business so lost, to cover the cost of the change, and to protect the company against the impaired vitality caused by the voluntary withdrawal of sound lives." This point in life insurance is the subject of much soreness and misunderstanding; we cannot stop to explain further about it, but simply remark that the exaction of a fine or penalty for voluntary withdrawal is necessary, and is therefore absolutely just. The same items, and the disposition thereof, is given as below for the fifteen years ending with 1895:

Part of premium provided for expenses, etc.	\$14,894,012
Interest and rents in excess of rate assumed	14,189,687
Balance profit and loss	851,201
Saved from expected death losses	6,715,580
Saved from reserves on surrenders, etc.	1,189,789
Incr'se in market values of bonds and stocks	161,702
Sundries	61,531
Total	\$38,063,500

Expenses of management	\$10,926,372
Taxes	4,874,923
Dividends paid	18,049,649
Incr'se in accumulated dividends	467,453
Increase in surplus	3,745,104
Total	\$38,063,500

The following is a summary of operations from the organization down to the end of 1895, forty-nine years:

For premiums	\$85,008,787 82
For interest	13,166,810 30
For rents	23,044,481 99
For dividends	34,692,103 02
Total receipts	\$155,912,185 13
For expenses	23,479,386 44
For taxes	8,556,224 37
Total expenditures	\$32,035,610 81
Balance net assets, Jan. 1, 1846	\$60,764,020 64
It has additional assets (see Statement)	1,993,745 31
Total assets	\$62,757,765 95

It has paid 26,370 death claims for..... \$85,008,787 82
 6,552 endowments for for surrendered policies..... 13,166,810 30
 for dividends..... 23,044,481 99
 34,692,103 02

A total returned to policy holders or their beneficiaries, being 93.88 per cent. of the entire premiums received... \$175,912,185 13
 It has paid for expenses 23,479,386 44
 " " taxes ... 8,556,224 37

Total expenditures..... 307,947,795 94

Balance net assets, Jan. 1, 1846 \$60,764,020 64
 It has additional assets (see Statement) 1,993,745 31

Total assets..... \$62,757,765 95

The total of amounts returned to members in all ways and the net assets remaining (\$236,676,206) is 27.38 per cent. more than the amount collected from members, and expenses have been only 8.74 per cent. of income.

Adhering to the stand originally taken, as above remarked, the Connecticut Mutual has been distinguished by refusing to join in the plans generally followed in life insurance during some twenty years past and in the competition caused thereby. All forms of "bond" or "investment" or "deferred dividend" it has declined, holding that the "estimates" which are a part of such plans cannot be put to test until after a term of years; that whatever may be gained by some policy holders must necessarily be lost by others, and that all such plans are founded on speculation, which is a factor that has no legitimate place in life insurance. Holding this view, earnest and persevering public opposition to it was unavoidable. A consequence of refusal to go with the current necessarily involved loss of agents and a comparative decline in new business, which, on superficial judgment, looked like decay. To allow this to go unexplained was to be misunderstood and misjudged; self-defense required a degree of aggressiveness, and explanation could not be made without criticism. How ably and perseveringly this line of defense—peculiar because the occasion and circumstances were peculiar—has been followed the public prints bear witness.

Many points must be passed over for lack of space, but we will briefly refer to one. A young company, with only a small amount at risk and with its risks so recent as to have small reserve liability, may be able to show a larger ratio of assets to liabilities than some or most of older companies; but such a comparison, also sometimes made for effect, is misleading—its significance is merely apparent. Similarly, a company whose line of risks, by reason of large lapse and consequent replacement with younger, may be able to figure a relatively low ratio of mortality to assets or to amount at risk. But the real test of favorable or unfavorable mortality is not its ratio to either of these; the actual death rate should be compared with the rate expected according to the mortality tables. In other words, the real question is, not "how fast are the members dying," but "how fast are they dying compared with what ought to be, considering the age of the company and the average age of its membership?" Actual mortality must be compared with "expected" mortality only.

Perhaps it will be a good characterization of the Connecticut Mutual to say that its administration has always been conducted with severity and strictness. By the former term we mean severity of judgment toward each member on behalf of all the other members; that is, a watchful care that he shall get no more than his due. If none gets more than his due, it follows that none can get less than his due, else there would be discrimination; this is, therefore, fair, and of the very essence of mutuality. By strictness we mean a high standard of duty and responsibility in the management of a trust, and a firm insistence upon all that implies. One evidence of this is the three per cent. reserve standard voluntarily adopted, by which the company figures its reserve liability up and its surplus down; the difference thus made now exceeds a million, the company thus figuring and advertising its condition (apparently) less favorable by so much than if it used the four per cent. rate allowed by State law.

On the score of soundness, and as a company furnishing insurance of life on the best terms—which is all that the company ever undertook to do—it needs

no praise, for it is on record. As it rounds its first half-century, congratulations are its due for the past and cordial good wishes go with it for the future.

A BRIEF HISTORICAL SKETCH OF THE CONNECTICUT MUTUAL.

THE Connecticut Mutual Life Insurance Company was organized in Hartford in 1846, under a charter obtained at the May session of the Legislature that year. The incorporators of the company were Edson Fessenden, Richard R. Brown, Edwin O. Goodwin, Elisha B. Pratt, David S. Dodge, Guy R. Phelps, Thompson J. Work, L. B. Goodman, Hoyt Freeman and James A. Ayrault. Of these gentlemen Mr. Fessenden was the proprietor of the well-known and popular hostelry, "The Eagle Tavern," afterward the "Trumbull House," which was some years ago merged in with the United States Hotel which adjoined it. Mr. Goodwin was a lawyer; Messrs. Work, Freeman and Goodman were shoe dealers; Mr. Ayrault a leather merchant; Mr. Pratt a carriage manufacturer, and Messrs. Dodge and Phelps physicians. Mr. Fessenden afterward organized and became president of the American Temperance Life Insurance Company, which was afterward changed to the Phoenix Mutual Life Insurance Company. As the Connecticut was to be purely a mutual company a guaranty fund of \$50,000 was raised to secure public confidence. Messrs. Fessenden, Pratt and Phelps were impressed to call the first meeting of the company, at which it was organized, with Eliphalet A. Bulkeley as president. He was a lawyer and from Middlesex County. He had been judge of the county court and State Senator, and in after years was Mayor of Hartford and Speaker of the House of Representatives. He retired from the company in 1848, and organized the Aetna Life Insurance Company, of which he became president.

Dr. Phelps was chosen Secretary, and Mr. Ayrault took the position of Actuary. The first policy of the company was issued December 15th, 1846, and was written on the life of Elisha B. Pratt, one of the corporators, for \$2,500, for the benefit of his wife. It expired on the death of Mr. Pratt in 1861. By the beginning of 1847 the company had written 205 policies. In 1847 and 1848 it wrote nearly 3,400, and in 1849, 4,243. In 1850 it wrote 5,589, and its assets rose to \$918,406.73. The business then began to decline. In 1856 it wrote only 587 policies. After this it began to revive, and in 1860 it wrote 1,544 policies. In 1861, 14,161. After Judge Bulkeley retired from the company, Major James Goodwin became President, and remained in office until 1865, when he retired, and was succeeded by Dr. Phelps, the Secretary, whose position was taken by Mr. O. Olmsted, who for many years had been in the employ of the company.

Dr. Phelps died in 1869. He was a shrewd man, of good judgment and of trained, economical habits, which he carried into the business of the company. On the death of Mr. Olmsted, Col. Jacob L. Greene became Secretary, coming from an official position in the Berkshire Life, at Pittsfield, Mass.

On the death of Dr. Phelps, Major Goodwin was again called to the presidency, and remained in it until his death in 1878. He was a well-known business man, with good, practical sense, accurate judgment, and had through his own exertions accumulated a large fortune. During his connection with the company it attained great growth and wide reputation.

Colonel Greene succeeded Major Goodwin, and Mr. John M. Taylor, a lawyer from Pittsfield, followed Colonel Greene, as Secretary; subsequent changes made Mr. Taylor, Vice President and Wm. G. Abbott, Secretary, the latter, however, was not long in office. On his death Mr. Edward M. Bunce, the Cashier of the Phoenix National Bank was chosen to fill the vacancy. Messrs. Greene, Taylor and Bunce still hold their official positions.

During the early years of its existence the company occupied rooms over the State Bank, until they were forced by the growth of business to seek for enlarged quarters. In 1870 it erected the large and beautiful granite building on the corner of Main and Pearl Streets, Hartford, Conn., nearly all of which it now requires for its own use.

LETTERS FROM OLD POLICY HOLDERS.

THERE are only four persons living who took out policies in the Connecticut Mutual Life in the first year of its business; they are, Anson B. Fuller, Lucius Smith and James L. Moore, of Brooklyn, N. Y., and Alfred E. Burr, of Hartford, Conn. We present herewith letters from Messrs. Fuller, Moore and Burr, which will be read with interest:

I.

HARTFORD, CONN., April 3d, 1896.

TO THE EDITOR OF THE INDEPENDENT:
 Dear Sir:—In reply to your note of the 30th ult., I beg leave to say that Dr. Guy R. Phelps, of this city, in the year 1846, procured statistics of English life insurance companies, and proposed to start such an institution in this city. He procured a charter for a Mutual Life Insurance Company from the General Assembly of this State. To start the company he canvassed for one hundred applicants, and asked ten responsible citizens to issue to the company notes of \$5,000 each, as a guaranty fund, to protect holders of policies, the company to pay 6 per cent. interest for these notes. Dr. Phelps applied to me for an application and for a \$5,000 guaranty note. I declined to issue the note, but applied for a policy, the annual premium of which would be \$100. Dr. Phelps said it was intended to place the premium at a rate that would enable the company to divide fifty per cent. annually to the policy holders on the amount of each premium. He required also that each policy holder should issue a guaranty note equal to \$30 an each \$100 of premium. These notes were required annually for three years only. I was then 32 years of age, and a life policy of \$4,000 was issued to me, on which I have paid the premium for fifty years. My policy is Number 79 of the first hundred issued. I paid \$50 a year cash, a dividend of \$50 being credited to me till the War broke out, when the dividends amounted to about \$35 annually, and I paid \$65 through that period of war. At the close of the War the dividends were increased, and I now pay only about \$34 in cash a year. Dr. Phelps was President of the company till he died, having carried the company to a high state of prosperity. The present efficient President, Col. J. L. Greene, was placed at the head of the great company in place of Dr. Phelps. The affairs of the Connecticut Mutual have been and are managed upon conservative principles, its investments, now above \$70,000,000, I believe, being of the safest character. It is a sound and reliable institution.

Yours Respectfully,
 A. E. BURR.

II.

BROOKLYN, N. Y., May 14th, 1896.

TO THE EDITOR OF THE INDEPENDENT:
 Sir:—It gives me a great deal of pleasure to respond to your inquiry in regard to my experience as one of the early policy holders of the Connecticut Mutual Life Insurance Company of Hartford.

At the time the company was organized I was living in Hartford and engaged with my brother in the grocery business. Dr. Guy R. Phelps, who was the first president of the company, and Mr. Goodwin, and some others, were active in organizing the company and asked different persons living in Hartford to take policies. I was spoken to on the subject several times, and, after giving it considerable thought, applied for my policy the day after Christmas in 1846, being then 30 years old. My policy is Number 29. Life insurance was then such a new thing that one felt considerable hesitation in applying for a policy, and some people thought if they were to insure their lives they would not live very long; but I don't think I ever felt that way in regard to it. My first premium, which was paid in cash, was \$23.60 on a thousand dollars. I have always taken the dividends which have been declared on my policy in part payment of the annual premiums, and I am now paying about eight dollars a year on a thousand. I have uniformly enjoyed good health up to within the past two or three years, and possibly the knowledge that I had a policy of insurance on my life, payable to my wife, has had something to do with the fact that I have been of a cheerful disposition.

I think the Connecticut Mutual has always been very wisely, economically, and in every respect well managed in the interests of its policy holders. When I think of the great amount of comfort which has been brought into so many thousand homes through the payment of policies issued by the Connecticut Mutual, I feel that the originators of the company and every one who has since been connected with it in an official capacity should receive the highest meed of praise. I believe it is the best life insurance company in the United States.

Yours respectfully,
 ANSON B. FULLER.

III.

21 FULTON ST., BROOKLYN, N. Y.,
 May 5th, 1896.

TO THE EDITOR OF THE INDEPENDENT:
 Dear Sir:—I started in business at the above number in 1842 with a small capital, and was persuaded by H. P. Morgan, since President of the Brooklyn Savings Bank, now deceased, who was at that time an agent of the Connecticut Mutual Life Insurance Company of Hartford, to take a policy of \$2,500 for my natural life for the benefit of my wife, paying the first year \$54.25. My policy is Number 59. I have continued keeping it paid up until the present time. I have never attempted to reckon up the amount that I have paid the company, but have been contented to have had good health and to pay my premium regularly, and have felt confident that, should anything happen to me, my wife would receive the amount from the company that I intended she should have. I am now in my 77th year, and I should advise any young man to take out a policy, the same as I did when young, and he no doubt would be benefited by it.

I remain yours respectfully,
 JAMES L. MOORE.

LETTERS OF CONGRATULATION FROM LIFE INSURANCE PRESIDENTS.

EXECUTIVE DEPARTMENT OF THE NEW YORK LIFE INSURANCE COMPANY, 346 AND 348 BROADWAY, NEW YORK, October 13th, 1896.

EDITOR OF THE INDEPENDENT:
 Dear Sir:—I have your courteous note of the 8th instant regarding the fiftieth anniversary of the commencement of business of the Connecticut Mutual Life Insurance Company, of Hartford. Your request is attended by pleasant memories, because my first experience in the insurance world was with the Connecticut Mutual at Albany. I served as cashier and bookkeeper in its Albany office for several years, at a time when its business was greater by far than any other company in the territory. Its reputation then, as now, was worthy of its excellent management. May it continue unhampered in its honorable career, and may its present executive and his staff be spared for many years in its control is the wish of

Yours respectfully,
 JOHN A. MCCALL, President.

PRESIDENT'S OFFICE, THE MUTUAL LIFE INSURANCE CO. OF NEW YORK, NASSAU, CEDAR AND LIBERTY STS., NEW YORK, December 8th, 1896.

TO THE EDITOR OF THE INDEPENDENT:
 There are two characteristics of the management of the Connecticut Mutual Life Insurance Company which it seems to me peculiarly appropriate to point out on the occasion of the fiftieth anniversary of the company. These are its dignity and sincerity.

Solvency may be admitted. Plans and policy may be waived. The first is true of all sound companies. The latter vary and are debatable. But no one can point to a measure adopted or an official act performed since Colonel Greene assumed the management of the company which was unworthy of a great and beneficent and dignified corporation. No one questions or ever did question during the same period the absolute sincerity with which the company has been managed. For these two special qualities it has deserved and has earned the respect and the confidence of all right thinking men in our business. Its fiftieth anniversary is an anniversary of "honor, love, obedience, troops of friends."

To Colonel Greene and to the policy holders of the company, of which I am glad to say that I am one, I offer my hearty congratulations.

RICHARD A. MCCURDY.

UNION CENTRAL LIFE INSURANCE CO., CINCINNATI, O., November 20th, 1896.

COL. JACOB L. GREENE, President Connecticut Mutual Life Insurance Co., Hartford, Conn.
 Dear Sir:—We have always regarded the Connecticut Mutual as one of the strong, conservative life organizations of the country, and the Union Central Management send most hearty congratulations to you and your most excellent company on this its fiftieth anniversary.

The responsibility of managing a company like the Connecticut Mutual, with assets of nearly \$65,000,000, and the caring for the interests of its many thousand policy holders is very great, and our people should more fully appreciate the benefits of such an institution as you have the honor to manage.

Please, also, accept my personal congratulations, and with the hope that you may enjoy many more years of life, and

always have the grateful appreciation of your many patrons, I am

Yours very truly,
 JOHN M. PATTISON, President.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, HOME OFFICE, NEWARK, N. J., December 4th.

TO THE EDITOR OF THE INDEPENDENT:
 Dear Sir:—I take pleasure in extending congratulations to the Connecticut Mutual Life Insurance Company, and to its esteemed President, Col. Jacob L. Greene, the occasion being the golden jubilee of the company.

The thought that chiefly challenges attention on an occasion like this is the wonderful change that has been wrought in these fifty years, since the Connecticut Mutual began business in Hartford, along all the important lines of human progress, but especially in the great beneficence—life insurance.

It would be both interesting and instructive to go back to 1846 and trace the varied and marvelous development that the half-century has produced in America. And it is matter for universal congratulation that everywhere in this mighty change the change is for the better. Progression is seen on all sides; retrogression, nowhere. We were then a nation of scarcely more than 20,000,000 of people, as against 70,000,000 now. States now teeming with population were then unborn. Steam was but little more than in its infancy, as regards the uses it is applied to. It was not until 1847 that the "Washington," the first American steamer of any note to cross the ocean, made her initial passage to Southampton. Three years before that, the first electric telegraph agency in America was established between Washington and Baltimore. Many uses to which electricity is now practically applied had not been dreamed of. The men who invented the telephone, the incandescent light, the phonograph and the electric machine, or dynamo, were yet unborn. The stage-coach was still an important factor in our mode of traveling. It took weeks to cross the ocean by steam and months to cross the continent.

As with everything in our moral, material, political, social, industrial and general business life; so with life insurance—the advance since 1846 has simply been prodigious, wonderful beyond expression. I doubt if when the Connecticut Mutual Life began business there were more than 10,000 life policies in force in the United States, representing not more than \$25,000,000 of business. There are ordinary policies in force now (December, 1896), about 2,000,000, representing a total policy face of about \$5,100,000,000. Add to these figures 7,000,000 industrial policies, representing not far from another billion dollars, and we have a total of about 9,000,000 policies, covering a grand total of not far from six billions of dollars of risks—\$6,000,000,000. And the good that has been done to human kind in the way of spreading the precious spikenard of Life Insurance beneficence along this wonderful fifty years march of progress—what mind can fully grasp it or what pen can fittingly describe its greatness and blessedness?

But, coming back to the main point of our present consideration—the Connecticut Mutual's golden jubilee—it cannot but be gratifying to its managers and policy holders, and especially to its President, to be able to reflect that their institution has from first to last borne a most honorable and praiseworthy part in this splendid outgrowth of American progress and civilization—life insurance.

I remain, very truly yours,
 JOHN F. DRYDEN, President.

INSURANCE.
Provident
 Life and Trust Co.
 OF PHILADELPHIA.

Assets, - \$29,500,000
 Insurance in Force, 109,000,000

In everything which makes Life Insurance secure, excellent and moderate in Cost this company is unsurpassed.

PENN MUTUAL LIFE
 INSURANCE COMPANY OF PHILADELPHIA

1851. 1896.

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY OF SPRINGFIELD, MASS.

Massachusetts Laws protect the policy holder.

AGENTS WANTED.
 JOHN A. HALL, President.
 H. M. PHILLIPS, Secretary.

A POLICY IN THE WASHINGTON LIFE Insurance Company

is the simplest and safest form of contract.

It affords immediate and absolute protection to the family and the estate. It supplies a fund for wife and children against the hour of greatest trial. It pays endowments and death claims promptly, and loans money to its policy holders. Its trust fund policies, with low premiums and cash guarantees, is unsurpassed. If you want a policy for which you will pay about half the premium on an ordinary life policy, buy the Interchangeable Term policy. There is no better, no stronger company. For particulars, address

E. S. FRENCH, Vice President,
 21 Cortlandt St. New York City.

Employers' Liability Assurance Corporation, Ltd., of London.

THE OLDEST AND STRONGEST LIABILITY INSURANCE COMPANY IN THE WORLD.

This company has had many more years' experience in Liability business than any other company. Its rates are somewhat higher than those of other Liability companies, but are the lowest that are possible consistent with safety, as shown by its long experience. It conducts its business at a lower ratio of expense than any other company. It will continue to give policy holders the same thorough care and permanent protection which have given it its high reputation in the past.

S. STANLEY BROWN, General Manager, London.
 GEO. MUNROE ENDICOTT, Mgr. and Atty. for U. S.
 DWIGHT, SMITH & LITTLE, Gen. Agents,
 No. 51 Cedar St., New York.

STATE MUTUAL

LIFE ASSURANCE COMPANY, OF WORCESTER, MASS.
 A. G. BULLOCK, President.

January 1st, 1896.

ASSETS.....\$11,122,983 90
 LIABILITIES..... 9,847,352 00
 SURPLUS (Mass. Standard).... \$1,275,731 90

Cash Surrender values stated in every policy, and guaranteed by the Massachusetts Non-Forfeiture law.

NEW YORK OFFICE, 189 Broadway,
 C. W. ANDERSON, Gen. Agent.

CONTINENTAL INSURANCE COMPANY OF NEW YORK CITY.

Extract from Statement made Jan. 1, 1896.
 Cash Capital.....\$1,000,000 00
 Reserves for Insurance in Force, etc..... 4,191,020 12
 Net Surplus..... 2,025,805 13
 Policy-holders' Surplus..... 3,025,805 13
 Gross Assets..... 7,216,825 25

SAFETY FUND POLICIES ISSUED.

Main Office, CONTINENTAL BUILDING, 46 Cedar Street, New York.

F. C. MOORE, President.
 HENRY EVANS, Vice Secretary.
 EDWARD LANNING, Secretary.

CYRUS PECK, Treasurer,
 R. J. TAYLOR, M'gr. Loss Dept.

C. H. DUTCHER, Secretary Brooklyn Dept., S.W. cor. Court and Montague Streets, Brooklyn, N. Y.
 J. J. McDONALD, General Manager, GEO. E. KLINE, Ass't to General Manager, Western Department, Rialto Building, Chicago.

RESPONSIBLE AGENTS WANTED.

FIFTY-FIRST ANNUAL STATEMENT OF THE NEW YORK LIFE INSURANCE COMPANY, JOHN A. McCALL, President. 346 & 348 BROADWAY, NEW YORK CITY.

DECEMBER 31st, 1895.

ASSETS.

Table listing assets: Bonds (\$102,802,293.27) and Stocks (\$4,397,531.25) owned, Bonds and Mortgages, first liens, Real Estate, Net Premiums in course of collection, Cash in Bank and Trust Companies at interest, Loans on Policies and Premium Notes, Liabilities \$9,300,000, Interest and Rents accrued, Loans and Collaterals.

Total Assets \$174,791,990.54

LIABILITIES.

Table listing liabilities: Policy Reserve, per Certificate of New York Insurance Department, Additional Policy Reserve voluntarily set aside by the Company, Claims in process of adjustment, Annuities and Endowments not presented, Premiums Paid in Advance, Unpaid Dividends not claimed, Policy Trust Funds payable in instalments.

Total Liabilities \$150,753,312.65

Total Surplus to Policy Holders (per Certificate New York State Insurance Department) 24,038,677.89

Total INCOME-1895. \$174,791,990.54

Table listing income: New premiums (including Annuities, \$1,059,934.51), Renewal Premiums, Interest, Rents, etc. (including Trust Fund, \$31,000.00).

Total Income \$37,892,265.56

DISBURSEMENTS-1895.

Table listing disbursements: Death Claims, Endowments, Dividends and other payments to policy holders, All other payments-Commissions, Taxes, Salaries, Medical Fees and Advertising.

Total Disbursements \$24,663,055.88

Excess of income 13,229,209.68

Total \$37,892,265.56

INSURANCE ACCOUNT.

Table showing insurance account: Paid-for Policies in Force, December 31st, 1894; New Paid-for Policies, 1895; Old Policies Revived, Increased, etc.; Total; Total Terminated in 1895; Paid-for Policies in Force December 31st 1895; Gain in 1895; Policies Declined in 1895.

CERTIFICATE OF SUPERINTENDENT.

STATE OF NEW YORK.

INSURANCE DEPARTMENT.

ALBANY, January 11th, 1896.

I, JAMES F. PIERCE, Superintendent of Insurance of the State of New York, do hereby certify that the NEW YORK LIFE INSURANCE COMPANY, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in this State.

I FURTHER CERTIFY that, in accordance with the provisions of Section Eighty-four of the Insurance Law of the State of New York, I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1895, to be valued, as per the Combined Experience Table of Mortality, at FOUR PER CENT. interest, and I find the net value thereof, on the said 31st day of December, 1895, to be

\$147,740,656.00.

I FURTHER CERTIFY that, from its Annual Statement for December 31st, 1895, filed in this Department, the NET SURPLUS to policy holders is shown to be

\$24,038,677.89,

\$174,791,990.54,

after deducting therefrom the NET RESERVE (\$147,740,656.00) as calculated by this Department, and all other Liabilities.

IN WITNESS THEREOF, I have hereunto subscribed my name, and caused my official seal to be affixed at the City of Albany, the day and year first above written.

[L. S.]

JAMES F. PIERCE, Superintendent of Insurance.

OFFICERS:

Table of officers: JOHN A. McCALL, President; HENRY TUCK, Vice President; A. H. WELCH, 2d Vice President; GEORGE W. PERKINS, 3d Vice President; R. W. WEEKS, Actuary; CHAS. C. WHITNEY, Secretary; EDWARD N. GIBBS, Treasurer; HUGH S. THOMPSON, Comptroller; A. HUNTINGTON, Medical Director; THEODORE M. BANTA, Cashier; JOHN C. WHITNEY, Auditor; D. P. KINGSLEY, Supt. of Agencies.

TRUSTEES:

Table of trustees: WILLIAM H. APPLETON, D. Appleton & Co., Pubs.; C. C. BALDWIN, Banker; WILLIAM F. BUCKLEY, Capitalist; JOHN CLAYTON, The H. B. Claflin Co., Dry Goods; CHARLES S. FAIRCHILD, Late Sec'y U. S. Treasury; EDWARD N. GIBBS, Treasurer of Company; WILLIAM R. GRACE, Wm. R. Grace & Co., Merchants; WM. B. HOENBLOWER, Atty'r and Coun. at Law; WALTER H. LEWIS, Lewis Bros. & Co., Dry Goods; WOODBURY LANGDON, Joy, Langdon & Co.; JOHN A. McCALL, President; HENRY C. MORTIMER, Mortimer & Wisner, Brokers; GEO. AUSTIN MORRISON, Pres. Am. Cotton Oil Co; DAVID NEVINS, Nevins & Co.; AUGUSTUS G. FAINE, Pres. New York & Penna. Co.; GEORGE W. PERKINS, 3d Vice President; EDMUND D. RANDOLPH, Pres. Continental Nat'l Bank; HIRAM R. STEELE, Attorney at Law; OSCAR S. STRAUS, China Ware; WILLIAM L. STRONG, Mayor of New York City; HENRY TUCK, Vice President; JOHN J. VALENTINE, Pres. Wells, Fargo & Co.'s Ex. A. H. WELCH, 2d Vice President; DAVID A. WELLS, Capitalist.

* The value of Bonds and Stocks are reported as they appeared in the Stock Exchange quotations of December 31st. "Average values" - as allowed by law - would be much higher. † Does not include any unreported first premiums on new issues. Policies are not reported in force unless the first premium has been paid in cash. ‡ No policy or sum of insurance is included in these amounts except where the first premium therefor, as provided in the contract, has been paid to the Company in cash.

The Advantages of "Cash."

Surprise is frequently expressed when the amounts of Life Insurance held by rich men are made known to the public. "What need have they for Life Insurance?" is the most natural question to ask. Those who do not reason are not aware that the instant a man dies, the protecting hand of the law very justly covers all his whilom possessions with a single exception, and not one cent of them can be made use of, even by his nearest and dearest heirs, until probate justice sees that family and creditors, friend and foe, are to be evenly protected in their just claims. This is just and right; but it often results in great inconvenience and hardship to the family of the deceased, who find themselves in need of immediate funds for current expenses or to meet pressing claims. The vast estate of the rich man or the scanty belongings of his poorer brother are alike subject to this oft-times very troublesome delay. But when either has left a policy of Life Insurance in any reliable, legitimate company, the money is ready for the beneficiaries in a few days, and no hardship can then possibly result from the slower movements of the law in settling the remainder of the estate. Rapacious creditors rage at this exception, and sometimes try in vain to break through the rule. But it is always sustained. Indeed, it is but a short time since that Chief Justice Fuller, of the United States Supreme Court, handed down a decision maintaining the inviolability of a man's Life Insurance money for the sole and immediate use of the party specified in the policy. Many rich men have their money invested in real estate or in business enterprises that do not admit of an immediate cash realization. Some are "land poor," and the heirs are sorely troubled in settling up such an estate. The ready cash realized from a Life Insurance policy has, under such circumstances, many times proved not only a blessing but, in some instances, the only salvation of a great fortune.

All is not insurance that masquerades under that title. Many an estate has been found rich in certificates of beneficial orders with high-sounding titles, whose only value was that which pertains to waste paper. Rich and poor alike should insure; but too much care cannot be exercised in the selection of a company. Supreme Grand Commanders and Puissant Potentates look well in regalia, but they do not cash the matured death certificates of members from insufficiently supplied treasuries. The man who insures his life for the protection of his estate should select a company like the Mutual Life of New York, whose wonderful financial strength, enormous membership and remarkable record of beneficence has placed it as the leading Company in the world. Its agents are in every part of the country, and can be easily consulted with about its desirable terms of policies.

1876. THE 1896. FIDELITY AND CASUALTY CO., OF NEW YORK. Casualty Insurance Specialties, BONDS OF SURETYSHIP. PERSONAL ACCIDENT, PLATE GLASS, STEAM BOILER, ELEVATOR, Employers' Liability and Burglary Policies. LOSSES PAID SINCE ORGANIZATION, \$6,973,402.39.



J. M. ALLEN, President. W. B. FRANKLIN, Vice President. F. B. ALLEN, 2d Vice President. J. B. PIERCE, Secretary and Treasurer.

New England Mutual LIFE INSURANCE COMPANY,

Post Office Square, Boston, Mass.

Table: ASSETS, Dec. 31, 1895, \$23,297,583 62; LIABILITIES, 23,165,543 99; \$2,132,039 63.

All forms of Life and Endowment policies issued. ANNUAL Cash distributions are paid upon all policies. Every policy has indorsed thereon the cash surrender and paid-up insurance values to which the insured is entitled by the Massachusetts Statute.

Benj. F. Stevens, President. Alfred D. Foster, Vice Pres. F. Trull, Secretary. Wm. B. Turner, Asst. Sec.

1850. THE UNITED STATES LIFE INSURANCE CO. 1896.

IN THE CITY OF NEW YORK. This old and reliable Company has now the experience of forty-six years of practical Life Insurance, which has taught it that the sine qua non of success is the adoption of good plans of insurance, and the pursuit of a liberal policy toward both its insured and its Agents.

Active and successful Agents, wishing to represent this Company, may communicate with the President, at the Home Office, 361 Broadway, New York

OFFICERS: GEORGE H. BURFORD, President; C. P. FRALEIGH, Secretary; A. WHEELWRIGHT, Assistant Secretary; Wm. T. STANLEY, Actuary; ARTHUR C. PERRY, Cashier; JOHN P. MUNN, Medical Director.

FINANCE COMMITTEE: GEO. G. WILLIAMS, Pres. Chem. Nat. Bank; JOHN J. TUCKER, Builder; E. H. PERKINS, Jr., Pres. Imp. & Traders' Nat. Bank; JAMES R. PLUM, Leather.

AMERICAN FIRE INSURANCE COMPANY, Philadelphia. EIGHTY-SIXTH ANNUAL STATEMENT. Cash capital, \$200,000 00; Reserve for reinsurance and all other claims, \$1,630,464 64; Surplus over all liabilities, \$49,117 89. TOTAL ASSETS, Jan. 1st, 1896, \$2,409,584 53. THOMAS H. MONTGOMERY, President.

OFFICE OF THE Atlantic MUTUAL INSURANCE COMPANY

NEW YORK, January 21st, 1896. The Trustees, in conformity with the Charter of the Company, submit the following statement of its affairs in the 31st of December, 1895:

Table of financial statement: Premiums on Marine Risks from 1st Janu., 1895, to 31st December, 1895, \$2,622,872 43; Premiums on Policies not marked off 1st January, 1895, 1,027,151 41; Total Marine Premiums, \$3,650,023 83; Premiums marked off from 1st January, 1896, to 31st December, 1895, \$2,540,748 83; Losses paid during the same period, \$1,218,407 55; Returns of Premiums and Expenses, \$603,415 82; The Company has the following Assets, viz.: United States and City of New York Stock, City Banks and other Stocks, \$8,059,105 00; Loans secured by Stocks and otherwise, 1,216,580 00; Real Estate and Claims due the Company, estimated at, 1,000,004 90; Premium Notes and Bills Receivable, 896,431 88; Cash in Bank, 302,518 33; Amount, \$11,374,560 11.

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the fourth of February next.

The outstanding certificates of the issue of 1890 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the fourth of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and cancelled.

A dividend of Forty per cent. is declared on the net earned premiums of the Company for the year ending 31st December, 1895, for which certificates will be issued on and after Tuesday, the fifth of May next. By order of the Board, J. H. CHAPMAN, Secretary.

Table of trustees: W. H. H. MOORE, N. DENTON SMITH; CHAS. H. MAJESKI, CHAS. D. LEVERIDGE; JOSEPH H. CHAPMAN, EDW. FLOYD JONES; JAMES LOW, GEORGE H. MACY; JAMES G. DE FOREST, LAWRENCE TUBSORE; WILLIAM DEGRUIT, WILDRON F. BROWN; WILLIAM H. WEBB, ANSON W. HARD; HORACE GRAY, CHRISTIAN DE THOMSEN, ISAAC BELL; WILLIAM R. GRACE, JOSEPH AGOSTINI; CHARLES F. BUDDETT, VERNON H. BROWN; HENRY E. HAWLEY, LEANDER N. LOVELL; WILLIAM E. DODGE, EVERETT FRAZER; GEORGE BLISS, WILLIAM B. BOULTON; JOHN K. BIKER, GEORGE W. GUNFARD; C. A. HAND, PAUL L. THEBAUD; JOHN D. HEWLETT, JOHN B. WOODWARD; GUSTAV ANSIMCK, GEORGE COPPELL.

W. H. H. MOORE, President. A. A. RAVEN, Vice President. F. A. PARSONS, 2d Vice President.

Old and Young.

Judea Slumbered.

BY CHARLES HANSON TOWNE.

I.

JUDEA slumbered when the Christ-Child came

That first cold night;
And all the hills were hushed in solitude,
And wrapped in white.

O holy Child! Judea slumbered then,
Nor woke till dawn,
While Mary came through all the wintry blast,
And hastened on

For shelter from the cold and bitter wind,
And softly stole

Into the lowly manger with the kine,
In grief and dole.

Judea slept and never cared for Thee,
And dreamed till day,
While Thou didst lie upon poor Mary's arm,
Amid the hay.

II.

O holy Child! will I be sleeping too,
When through the night
Thou comest as a Stranger to my door
With living light?

O holy Child! will I have room for Thee
In love apart,
And bid Thee enter in and say to Thee—
"Here is my heart"?

Hush! Thou hast come and visited full oft
My closed door,
And I, like Bethlehem, sleep as I have done
Days, days before.

Yet still Thou comest as Thou cam'st unto
The world of sin;
Christ, I this morn do ope my gates to Thee;
Oh, enter in!

NEW YORK CITY.

Miss Walton's Year-Round Idea.

BY EMILY HEWITT LELAND.

IT was the week before Christmas and just after breakfast. Miss Walton sat before her library fire, notebook and pencil in hand, and a line running up and down her forehead, denoting concentrated thought. The thought was—What shall I give? You envy her, do you not, dear reader; for most of us are obliged to knit our brows over the question—What *can* I give? And we cannot sit down before pleasant library fires to consider for half the morning, but must do our thinking as we go about our daily work.

Miss Walton, however, was a person of leisure and of wealth, with no near relative but a father who buried himself in his business, gave his daughter handsome quarterly checks and asked to be left alone so far as social or domestic bothers were concerned. She had a large circle of friends and acquaintances—for wealth, good looks, education and an amiable heart form a powerfully attractive combination—and it was over these people that her fair forehead was now contracted.

"Such a little while since last Christmas—and now it is here again, with the same program to go over. Is it possible that Christmas can become a bore? Or am I growing old and getting tired of everything, like poor Papa?"

"Of course there's the Poor," she resumed. "The poor Poor—smothered beneath bushels of charity for one brief day and then forgotten! How would I relish such treatment if I were one of them? I think I would bar my

door and have none of it. Just a glimpse of good cheer—to make the long year all the meaner and gloomier! I'd have none of it!"

For several minutes she sat looking hard into the fire—fancying herself living in a miserable back room four flights up, with hard work and poor clothes and bad food and no bathroom the year round, and an occasional illness for diversion. She thought of herself as a struggling young girl or boy, drudging the years of youth away for mere bread and clothing, and longing for better things, for education, for something more than being a mere machine. And she thought what if she were some poor *old* person—praying for a little comfort and quiet in which to die?

She dashed her pencil down the page of her notebook with such vigor that the point broke. "I will give nothing to my dear surfeited friends but flowers and a word of Christmas greeting, and, Heaven and money helping me, I will see if I cannot bring something worth while into a few of these other lives."

Miss Walton was not largely familiar with these other lives; but she had taken a proper course in slumming and a part in her church charities, and so chanced to know of several quite extraordinary cases.

"I will do what I can, and Papa will double my check if I ask him—twice!" she smilingly confided to herself.

That was a busy week for Miss Walton, and an extremely interesting one; for some of her "cases" were proud and haughty, and some were so shrinkingly shy that she had to employ all the powers of her bright mind in order to get inside their lives without hurting their feelings. Her studies of her Deserving Poor during these six brief days would fill a book, and some time she may write such a volume. All I can do is to note briefly a few dark spots and the heavenly light that came into them. Bear in mind that Miss Walton always had an almost princely allowance, and that she stated a fact when she said her father would double her capital—if properly requested.

The soft light of morning was gradually overcoming the white glare of an electric light that shone into the one window of the Cromwell kitchen. Mr. Cromwell had just carefully lighted the fire in the tiny cookstove, and Mrs. Cromwell was huddled in a heap beside him in a hastily assumed wrapper, and with a shawl pulled about her head and shoulders. They conversed in soft, low tones, for the little twins were still asleep; and sleep is such a delicious thing for poor children they were not to be deprived of it even on Christmas morning.

"Too bad we couldn't afford the winking doll—she's so certain that old Santa will bring it."

"Yes, and too bad Robbie can't have his cart. It's pretty hard for them—mewed up here in these dark rooms."

"I wouldn't mind anything if it were just you and me. But the children—oh, Rob, will the better times ever come?"

Five years before, these two people had started out on their matrimonial journey in high spirits, loving each other fondly and living cosily on the thousand-a-year clerkship. But a long illness came to the husband, the clerkship was lost, the little rainy-day fund melted away, and the great "financial depression" set in. They moved to cheaper and cheaper quarters; a few of their cherished elegancies were sold; the wife not only did her own work but got sewing to do and kept the fact to

herself; the husband, who had a "knack" for many things, converted wrapping paper into manuscripts, and now and then—after careful copying on white paper—got a little story in print, for which he received anywhere from three to five dollars and was thankful. All through the days he searched for work. Manufacturers looked at his delicate hands and clean linen and said No. Merchants observed his well-worn clothes and hungry eyes and asked him to call again. The Wharves and Railroads regarded his slim strength, took his address and would let him know if any vacancy occurred. Both husband and wife were too proud to disclose to friends the straits they were in, and after the third move to a cheaper location the friends lost sight of them altogether.

Miss Walton, who had managed to have Mrs. Cromwell do some hem-stitching for her, was much interested in this couple. They had education, refinement and brave, unappealing pride, and the little twins, in their plain, cheap clothes, were as clean and well behaved as tender care and wise love could make them.

"Well, run along, dear, and dress and have the kettle boiling. Here's a whole dollar left, and we will begin the celebration with a good breakfast. I'll go for some steak and rolls and a drop of cream for the coffee; and yes, I'll buy—*oranges!* Christmas comes but once a year."

"Poor old Rob! I wish I could hear you laugh *really*, once more. But don't buy more than three. I don't care for them, and the money will be needed for milk and bread before tomorrow is over;" and the careful little woman obediently retired.

Going into the dark entry for his overcoat, Cromwell's eyes were caught by a large white envelop which some time in the night or early morning had been pushed under the door. He put on his coat before carelessly picking it up; it was of course some circular or an advertisement.

When he saw that it was addressed in a large, sweeping business hand to Mr. Robert Cromwell, he stepped back into the gray light of the kitchen and opened it. Then he walked quickly to the window where the light was stronger, and read:

"*Mr. Cromwell—Dear Sir:* If you will present yourself at the wholesale house of Brown & McClung at nine o'clock A.M., December 26th, you will find a vacancy there which possibly you may consent to fill. I believe the pay is only twelve hundred dollars a year, but good men always have a chance for advancement there. In case you accept the position you will naturally desire a home nearer your work, and I have taken the liberty to bespeak for you the residence, No. 4183 Bayard Avenue, and to inclose receipt for a year's rent. There are only six rooms, but they are clean and well lighted; and I think the neighborhood, both as to people and sanitary conditions, can be termed 'Christian.' I am told that a move is always expensive, so I inclose a little money to cover any extras that may come up. Also a key for the house. And I pray you will not make yourselves uncomfortable by imagining you are indebted to some one. Because, really, you are not; for in accepting this Christmas offering you give me a great and unalloyed joy, and so I am the indebted one. Do not ask any questions, for they will not be answered, and then you will feel very awkward. I will only say that I know you scarcely at all, and that I am doing just as I please with my Christmas money, and that it is great fun. A merry Christmas to you and yours! and be sure you *make* it merry or I shall be most unhappy.

"Your well-wishing fellow-creature."

Pop—puff!—and a vile smell pervading Mrs. Morgan's clean but poorly equipped kitchen. Time, five o'clock on Christmas morning. Rexford Morgan, aged eighteen and a high-school graduate, put his head into his mother's bedroom. "Don't be scared, Ma, I was only trying another experiment, and the blame thing went off. You see I didn't have the right kind of"—

"Rex Morgan, you'll be the death of us both! I do *wish* you'd leave them chemicals alone—wasting time and money and smelling the house up so there's no living! Did you hurt yourself?"

"Burned my finger a little."

"Burned it half off, I'll be bound! Get that salve on the top shelf in the cupboard, right away—the left-hand corner. And there's a linen rag in the sewing-machine drawer. Can't find it? Law!—who ever knew you to find anything! But I may as well get up—Christmas or no Christmas, there's that ironing to be done. Oh dear!"

In a twinkling Mrs. Morgan had her clothes on, her feet in a pair of wool slippers, and was out in the kitchen. Rex, shaking his finger, was still looking for the salve. His mother immediately took it down from the shelf, slapping the box upon the table without comment. Rex, with an abashed look, began anointing his finger.

"Let me see it. Why, Remy, that's a pretty bad burn; let me do it up;" and with fingers as swift and tender as any surgeon's and a look of loving anxiety on her strong, intelligent face, his mother dressed the hurt. "I'm glad it is your left hand—since it had to happen," she said, with a sigh.

"Thanks, Ma, I don't wonder you get out of patience with this fooling. But wait until I get into the Med., and come out a big doctor."

"Bless your heart! I'll be in my grave before you get *into* the Med.—to say nothing of coming out. But I do wish you could have a chance, Remy."

"I'll have the chance in two years, Ma, if I can keep my job at the Freight."

"But when you are *in* there's the big fees and the books and the clothes and the four years' steady pull, and no money coming in except my little earnings. Oh, Rex, don't think of it! It's work and drudge—drudge and work—for you, just as it has been for me;" and Mrs. Morgan began to prod the stove as if it were some balky beast, and to rattle the kettles into place with fierce vigor.

Rex did not answer, but with a look of grim resolution began clearing up the clutter in the corner of the kitchen which he called his laboratory.

When they sat down to breakfast two great surprises awaited them. Rex found under his plate a blue-bordered handkerchief and a stout little pocket-knife, while his mother discovered in the sugarbowl a dainty package containing a pair of white wool laundry mittens and a bright silver dollar. They smiled at each other with delight. And how did Ma know that a new knife was just what was wanted? And how came Rex to think of the mittens—the very things she intended to buy as soon as she could afford to? Truly life was not all gloom and drudgery, for love and love's thoughtfulness were still in the world.

Before they had quite finished breakfast another surprise came. There was a loud knock at the street door, and a man who looked as if he might be somebody's very grand and prosperous servant—even if he did have to go forth at unearthly morning hours—asked for Mr. Rexford Morgan.

"I am Rexford Morgan, sir," said Rex, with great awe.

"A lettah faw you, sah, and no ansah, if you please;" and presenting the letter with a courtly bow the distinguished caller disappeared.

Rex returned to the kitchen and opened the letter. Horrid fears of a dismissal from the Freight rushed upon him. The letter was as follows:

"MR. REXFORD MORGAN:

"My dear young Friend:—I have learned that you very much desire to begin the study of medicine at Swift College. January may not be a good time to begin, so you had better use the winter and spring in preparatory work in Dr. Charles Wilson's office on Fourteenth Street. He will be ready for an interview with you to-morrow morning at nine o'clock, sharp. Will you kindly accept the inclosed money for yourself and mother for the coming year—for it is a great pleasure for me to send it—and I have deposited with Dr. Wilson a sum large enough to defray all possible expenses during the full college course. Please do not bother the doctor with any questions. I am to remain perfectly anonymous until you are established in an office of your own with lots of patients. Then some fine day you may prescribe for my rheumatism, and we will call the account square. With the wish that you and your good mother may have a right merry Christmas, I remain a sincere friend to you and to all honest and earnest boys.

"The (at present) UNKNOWN."

In a damp and dismal basement room—because she could no longer risk her bones on attic stairs—a poor, lonely old woman was awaiting the light of Christmas morning. Once she had been the center of a cheerful and comfortable home. Now in old age, with husband and children lying these many years in the cemetery, she lived quite alone and knitted stockings and mittens to pay the rent of her wretched room and buy the bread that kept soul and body linked together. The room was neat but pathetically meager in all its appointments—a little stove that one might almost lift with thumb and finger, yet clean and shining; a pine table, scoured white as cream; a rocking chair, with a patchwork cushion, and in one corner the bed and the poor old waking woman.

Winter daylight is a little slow in finding its way into north front basements, and lamplight is sometimes a mad extravagance; so it was half-past seven when our poor old lady was seated at her tiny breakfast—so tiny that I feel as if giving away a proudly kept secret when I say it was only a bit of bread, a pinch of dried fish and a cup of abominably cheap tea.

"It's lonely without Billy—poor creature! I wish I could have kept him, but I could not see him starve; and he wouldn't drink tea without milk. I hope she is good to him—she looked like a kind young person."

The breakfast was finished and cleared away, and the knitting patiently taken in hand, when there came a gentle knock at her door. It was Miss Walton herself, trying to look anxious and distressed.

"Dear Mrs. White, I hope you'll excuse me for coming so early; but I fear that Billy is ill and I want you to come and see him. My carriage is here; and won't you bundle this cloak about you, and we will go at once, that is—if it is quite convenient for you to leave home at this hour," Miss Walton concluded, with a sweet, deferential air.

"Certainly I will come," answered the old lady, tremblingly. "Have you any catnip in the house?"

"No; but I will order some at the

nearest drug store. We can't have Billy ill on this beautiful Christmas day, you know."

Mrs. White was helped into the carriage and given a luxurious drive, diversified with the careful catnip purchase; but very little was said, for the old lady was mute with the novelty and grandeur of the outing, and the young one half afraid now that she must stand face to face with this Christmas experiment. She knew Mrs. White as a proud old soul who had more than once gently implied that she had never been obliged to accept charity. She would need to be managed with gloves—and gloves of a very velvety nature.

The drive ended at the gateway of a little cottage snuggled up to the wing of a great church—for such contrasts are sometimes found in large cities.

"Here we are," said Miss Walton.

"I had an idea you lived in a large house," said Mrs. White, innocently.

"So I do; for Papa does not like living here—too far from business, you know. But I come here sometimes"—she had visited the cottage four times in the last week. "It is a dear, quiet place, when I want to rest or read a new book in peace, or visit with Billy. Billy lives here all the time; for you know Papa, poor dear, doesn't like cats. And I am going to fit up a little studio in the attic, and call it my hermitage."

Thus she chattered on until she had assisted Mrs. White to the cottage door, and drawn her gently inside.

"There are only three rooms and this little hall; but they are rather pleasant, I think."

Rather pleasant, indeed, to one coming from a residence in a dark basement! The small hall was lighted with a window of rose-colored glass and was neatly carpeted. The hatrack held an umbrella, a waterproof cloak, and a soft, gray shawl, as if some one were already at home. Through the open door the sitting room was a cheerful picture, with its softly glowing coal fire, dainty window curtains, blossoming plants, and a carpet designed in clover leaves and crimson and white blossoms, in which one could almost hear the bees a-humming. Near the fire were two rocking chairs, and in one of them lay Billy—stretching his furry length in luxurious ease, and sleepily blinking at his visitors with that soulless indifference peculiar to cats when their material needs have been well supplied.

"Sit down, Mrs. White, and let me put him in your lap—there! I'm sure he has a fever," continued Miss Walton; "and I fancy he is homesick, too. He misses his patchwork cushion, and he wants to see you beside him knitting. Oh, you can't imagine how mournfully he mews and how disappointed he looks when the door opens and you don't come in—poor Billy!"

"I—I wish I could take him back with me," faltered Mrs. White. If I could sell an extra pair of"—

"Oh, oh! I have thought of something better than that," interrupted Miss Walton, as if seized with an entirely new idea. "Instead of carrying him back—to that part of town where I fear he has already contracted malaria—you stay here, *live* here—with him! The air here is higher and dryer, and there are no bad boys or dogs to worry him when he goes out for a stroll. You see, there's a little back yard all snugly fenced in, with a beautiful little grass-plot, where he can sun himself in the summer days."

A grassplot and summer days! What a sudden warmth even the words brought to that listening old heart!

"Well, if you can spare one of the

rooms—the kitchen, say—and the rent won't be more than I can afford—I can furnish the room—you know—I'll be terribly glad to stay here."

"Spare one of the rooms? Why, they they are all—they will be yours—if you decide to move. The cottage is a part of my real-estate possessions. Of course, I can't stay here, and you've no idea how difficult it is to find a nice, quiet, clean, delightful tenant—such as I'm sure you would be; and if there's no tenant you know how speedily a place goes to wreck and ruin—and then the insurance"—and Miss Walton's face expressed the most heartrending perplexity.

"What will the rent be—for all?" asked the old lady, excitedly.

"When I find the right sort of tenant I usually accept the care of the place in payment of rent," said Miss Walton, with somber gravity. "But since you will put your own furniture in bedroom and kitchen, it will make a difference, and I shall pay you something instead of receiving the care-taking as sufficient payment. What will be your terms for looking after the house? Remember it will be quite a care. I have put in coal for the winter—because, whoever has the house, I want a good fire kept all the time—for the plants—and Billy"; and Miss Walton serenely paused for a reply.

"Do you think I can find customers for my stockings and mittens in this neighborhood? You know I have to depend on my knitting for my income, and I can't go about very much."

"I know of several families—large families—who need a great many stockings and mittens—all you can knit, and more besides; but they do not live very near this locality."

"Then I'm afraid I can't"—

"But this can be done," continued Miss Walton, briskly. "I will take your work off your hands every week, pay you for it, and dispose of it myself. It will be no trouble at all. Then all the walking you will have to do will be to go to church and to market, and perhaps to the park over yonder when the pleasant spring weather comes. Now do say you will take the house, and tell me how much I shall pay you for the care of it."

Mrs. White sat motionless for an instant, and then suddenly her prim, business-like composure collapsed.

"You blessed child!" she sobbed, "I will take care of the place for *nothing!* Just the pleasure of *looking* at these things—the cleanness, the sunshine, the back yard—and Billy! Oh!" and she searched vainly for her handkerchief.

"Here is one—in the cloak pocket—see? Well, then, it's all settled;" and Miss Walton waltzed lightly around the room. "I find house and fuel and milk, and so forth—for Billy; and you find care and give me leave to come once in a while"

"Come every day!" cried Mrs. White, in a burst of hospitality, still wiping the happy tears from her eyes.

"Had a merry Christmas?" asked Mr. Walton of his daughter, across the dinner table that night.

"Yes, Papa dear; the merriest of my life," with a long sigh of content.

"Want another check?" sarcastically.

"Not until next quarter, you old Honey!"

KNOXVILLE, TENN.

Teacher: "How old are you, Willy?" Willy: "I'm 5 at home, 6 in school and 4 in the cars."—*Washington Times*.

The Little Christ is Coming Down!

BY HARRIET F. BLODGETT.

The little Christ is coming down
Across the fields of snow;
The pine trees greet him where they stand
The willows bend to kiss His hand,
The mountain laurel is ablush
In hidden nooks, the wind, ahush
And tiptoe, lest the violets wake
Before their time for His sweet sake
The stars, down dropping, form a crown
Upon the waiting hills below,—
The little Christ is coming down
Across the fields of snow.

The little Christ is coming down
Across the city street;
The wind blows coldly from the north,
His dimpled hands are stretching forth,
And no one knows, and no one cares.
The priests are busy with their prayers,
The jostling crowd hastes on apace,
And no one sees the pleading face,
None hears the cry, as, through the town
He wanders with His small cold feet,—
The little Christ is coming down
Across the city street.

ODESSA, N. Y.

A Reputation to Sustain.

BY GEORGE MADDEN MARTIN.

THE old house had, in its day, been considered the finest residence in the city, and is pointed out as a landmark even yet, so that its present tenants feel it incumbent upon them to try, at least, to live up to its reputation. Indeed, the inmates, from the Polish family in the basement to the little seamstress in the garret, seem all to feel the old mansion's distinction from the ordinary tenement, and endeavor to meet the requirements of the situation accordingly.

For instance, there is an unwritten law, understood by all and accepted, that garbage, broken bottles, tin cans and such, are to be confined strictly to the back yard, weeds and babies only allowable in the narrow stretch of ground between the house and the high iron fence in front.

Another section of this accepted code of social ethics seems to have decreed, that, by virtue of longest residence and lace curtains at her two front windows, Mrs. Joey Boden is justly entitled to the prominent position she occupies, as regulator of the affairs of the house.

And it must be admitted that it is chiefly owing to that lady's energetic oversight that things are as they are. Not a husband and father in the house, but, through pride, incited by Mr. Joey Boden's example, brings a portion, at least, of his weekly wages home for his family's support. Not a wife and mother, but, stirred to emulation by the clean and attractive appearance of the little Bodens, hangs her family wash upon the back-yard's clothesline, every other week at least. Not a child, past creeping, but is swept out at the great front door daily, to public school or kindergarten.

All but Allie, of course; but Allie never having reached even the creeping stage, does not count. Besides which, so far as he is concerned, Mrs. Joey does her duty by him, too; for does she not prop open the door between his room back, and her room front every single day, while Rita is away, so that he may not be lonesome?

Rita, Allie's sister, works at a tobacco factory, and some time last winter it was, that Mrs. Joey and Allie, who are much given to talking things over, fell to worrying over her, deploring her love of fine clothes and wishing that she was not so fond of having a good time.

Privately Mrs. Joey worried further than this, for she admitted to herself that Rita was selfish, that Rita was growing both vain of her pretty face and silly; and, worse than all, that Rita was neglecting the little crippled brother lying so helpless and uncomplaining on the lumpy bed in the little dark room back. But this part of her mind she kept from Allie. It was enough that he should have to lie there, knowing as much as he did.

One morning in particular, in that it was the day before Christmas, Mrs. Boden's heart waxed hot within her, and as she listened to Allie's sociable little voice she thumped the iron viciously down on the waistcoat she was making from an old coat, for Mr. Joey's Christmas greeting.

"There's the beautifullest hat round to Mrs. Heller's," Allie was confiding, "all velvet an' os'ridge feathers, an' not one bit second-handed looking either, Rita says. And if Mrs. Heller will come down fifty cents on it, Rita's goin' to treat herself to it for Chris'mus, she is."

"H'm!" snapped Mrs. Joey.

"She was goin' to carry me out to see the Chris'mus in the store winders, Rita was," went on Allie; "but there's goin' to be a dance at one of the girls', an' so she can't," and something very like a sigh stole from the little room back to Mrs. Joey's room front.

That lady drew her brows together in a frown, then she slammed her iron down and stepped from her room out into the hall and closed her door behind her.

Not a lady was there in the house but answered Mrs. Boden's shrill summons, and came down into the great, broad hall of the old house, the scene of other and more celebrated social gatherings in its day. There was Mrs. Kerrigan, with the baby just creeping, and the baby in arms; and Mrs. Gloystein, knitting on the red comforter that was to be Ikey's holiday present, in spite of the Gloystein prejudice against Christmas; and Mrs. Gatto, with little Tony clinging to her skirts; and Mrs. Whitser, and Mrs. Oyler and Mrs. Lafferty. Even the white-faced, little seamstress crept down from the garret.

"It's about that patient, sufferin' lamb, Allie," began Mrs. Joey, at once; "with no schoolin', no kindergarten, nor as I can see nothin' much but pain an' sufferin', and one day just like another. It's clean against the reputation of this house it should be left so."

Mrs. Oyler, who was engaged at the moment in twisting up her back hair, took her tucking comb from between her teeth as she spoke. "But what can such as we do?" she remarked.

"That's to decide," returned Mrs. Boden; "he's got to have some Christmas, Allie has, an' it's no use lookin' to Rita to give it to him. She promised him she'd carry him out to see the sights in the store winders and, since, she's gone back on even doin' that."

"I have to take some sewing home this afternoon," began the little seamstress, timidly; "and if he is not too heavy I might"—

Mrs. Lafferty turned to regard the tiny seamstress. "Sure an' you'd drop him before ayther of ye reach the gate, I'm thinkin'; for all he's little more than a feather's-weight."

A glow of pride stole over Mrs. Kerrigan's face, as she shifted the baby and pulled the child, creeping about the floor, to its feet. "There's my baby kerridge," she said; "he ain't a mite too heavy for that."

Mrs. Kerrigan's offer met with the applauding response it deserved. "It's the very thing," declared Mrs. Joey,

approvingly; "and with Allie out of the way, I shall take it on myself, I shall, to give that room a torn-down cleanin'. I've been threatenin' Rita I was goin' to. Its scand'lous, that room is, an' a disgrace to the house!"

The wintry afternoon was half over, however, before the little seamstress was ready to go. Then Allie, with Tony Gatto's cap, and Tommy Oyler's jacket to supplement his own abbreviated wardrobe, was wrapped in Mrs. Boden's best patchwork quilt, pieced by her mother in better days long gone, and then he was carried out the big door and tucked into the Kerrigan baby buggy. And what with the wonderful blue lining, albeit somewhat faded and something soiled, and the dangling fringe, and the cushioned seat, Allie could not have been placed on a throne with greater joy to himself; and he waved his hands gayly as the wheels went round and he started off amid the plaudits of the neighborhood.

"There is a kind of smell of Christmas in the air," said the little seamstress, picking up a bit of cedar from the mud as they crossed the street, and inhaling the frosty air until her white cheeks reddened; and, Mrs. Hillen's bakery door opening at just that moment, Allie sniffed at the warm, sugary spicy air that rushed out, and agreed with her entirely, then fell to clapping his hands at a gay little Christmas tree in the grocery window.

"Oh, see!" he cried, as presently they passed a restaurant window, "what is it? A little pig, did you say? Roasted, ready to eat? D'yer reckon it'd taste good? It's got a leming in its mouth. I tasted a leming once. D'yer reckon we can get across this here street? My, but ain't there a crowd turns out a Chris'mas Eve!"

A crowd it was, and a Christmas crowd at that. A good-humored, joking, hurrying crowd, with bundles piled in its arms up to its very chins, and smiles on its hundreds of faces and Christmas greetings on its hundreds of lips. A crowd whose mirth and good humor were infectious, so that Allie and the little seamstress, now a part of it, caught the contagion, and felt their spirits rising and bubbling and overflowing in tiny jokes, in smiles, in laughter, until the crowd itself turned to look after the merry child wheeled through the streets by the smiling little woman.

Meanwhile the good ladies left behind at the old house, were applying themselves to their task of cleaning Allie's room with a zeal seldom, alas, brought to bear upon their own apartments. Mrs. Boden, hanging the lumpy mattress into the frosty air, whirled the few, poor pieces of furniture about and attacked the floor with broom and soap and water. Mrs. Lafferty with her skirts pinned up washed the window, Mrs. Gloystein took up the great bank of ashes, Mrs. Oyler, with her apron tied on a bed slat, removed the dusty cobwebs with as much concern as if the Oyler suite of rooms did not at that same moment boast as fine a hanging of them as could be found anywhere.

"I think," said Mrs. Gatto's little Giulia from the doorsill, where she stood, an interested spectator—"I think my kindergarten garland would look pretty over the fireplace."

"So it would," returned Mrs. Gatto, approvingly; "you go bring it, Giulia."

It proved to be an inspiration. The various offspring of the house, not to be outdone by the Gatto generosity, scattered in all directions, and returning, laid their offerings at Mrs. Boden's feet.

There were more paper garlands like Giulia's, there were bright colored

papers pasted on bits of cardboard, there were bits of cedar, a sprig of holly, a gilt cornucopia, a somewhat soft banana, and a bit of orange peel.

"Its first-rate to chew on, peelin' is," explained small Dennis Lafferty, anxiously, as he brought it forth from his breeches pocket; "an' I ain't got nothin' else but jus' that for Allie's Christmas."

"For Allie's Christmas?" The girl about to enter the half-closed door paused to listen. She was a slight, pretty young thing, cheaply but showily dressed, and the broken paper of the bundle she held so carefully, showed a bit of bright velvet and the tip of a cheap ostrich feather.

"It'll do mighty well," Mrs. Boden was assuring Dennis, "and Allie will think it fine, he will, if he's got any room left for thinking anything, after going out ridin' in Mis' Kerrigan's baby kerridge! He'll like it, Allie will; there never was such a uncomplainin' child as Allie, an' easy to please. Make up that fire, Mis' Gloystein; I reckon I can spare another shovel of coal outer my bucket. 'Tain't goin' to do to have this floor damp fer him. He's failin' right smart now, Allie is, tho I ain't sayin' he has any need to be. I remember when his ma was sick here in this room, a year ago, just afore she died, how she asked the doctor about Allie, an' he said how with good feedin' an' 'lookin' after Allie ought ter get well. Al'ays a cripple, to be sure, he said, but able to be up an' about."

"Perhaps," said Mrs. Kerrigan, pinning a gay red card over the bed—"perhaps it's just as well he should fail an' go. He'll be with his mother an' better; for Rita she"—

But the memory of the dead mother was with Mrs. Boden. "It ain't for us to judge," she said, with unwonted gentleness; "Rita ain't got no one to show her, and maybe my sharp words has done harm where I meant to help; an' she's jus' a young thing, after all."

"But she can wear fine clo'es an' feathers in her hat, and Allie sufferin' for things," persisted Mrs. Kerrigan, her baby's little cheek hugged close to her own as she spoke.

The figure outside the door crept away, pausing in the shadow of a doorway in the dark hall to let Mrs. Hillen, from the bakery, pass by, then hurrying out the house into the gathering dusk.

"We heardt tell dot you was making Allie von Christmas," beamed stout Mrs. Hillen, uncovering her basket, "und Mis' Kilfer mit de grocery und me, we haf made up a leetle supper to go mit it;" and a warm, sugary, spicy odor arose in the air.

Then a little Boden came panting in. "Is it ready," he cried—"are yer ready? Fer I seen the kerridge a-turnin' the corner just now!"

The household had betaken itself to its own apartments. Allie, worn out by the accumulations of delights, and put into a fresh gown and clean bed by Mrs. Joey's kind hands, had fallen asleep, the gilt cornucopia in his hand.

The firelight flickered over the room, on the paper garlands, the cedar, the bit of holly, on the pretty face of Allie's sister Rita, as the door opened and she came in.

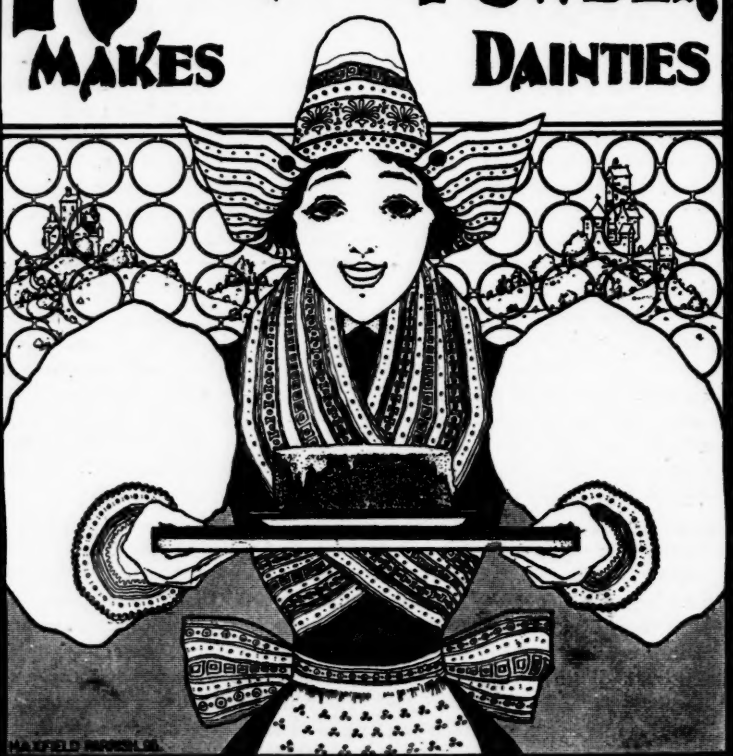
She glanced about the tidy room, flushed, then dropped her bundles and hurried to the bed. She bent over Allie, studying his little face anxiously, and then so worn, so white, so wasted did it prove, she slid down on the floor and hid her face against the bedclothes.

"Mother," she sobbed, "don't let him die! I never meant to—I only didn't think. I've been to take the hat back, Mother, and to ask the doctor what he needs, so that I should do it. I never meant to—I never meant it; but it's hard always to do right, all alone, and no one to show me the way. I'm goin' to look after him; see, I've got a toy for him here. I never meant to, and Allie—he never complains"—

Mrs. Boden, on the other side of the door, half-opened between the rooms, crept away. "It isn't for us ever ter judge," she said, pausing by the bed, her hand laid for the moment on the tousled head of the youngest of the little Bodens—"it ain't indeed; it ain't fur any of us on this here earth ever to judge."

ROYAL BAKING POWDER

MAKES DAINTRIES



FOR CHRISTMAS

A Christmas Carol

GOD rest ye, merry gentlemen; let nothing you dismay. For Jesus Christ our Savior, was born on Christmas day.

God rest ye, little children; let nothing you afright, For Jesus Christ, your Savior, was born this happy night;

God rest ye, all good Christians; upon this blessed morn The Lord of all good Christians was of a woman born;

DINAH MARIA MULOCK (CRAIK), 1826-1887.

Pebbles.

ILL-GOTTEN gains—the doctor's fees. —Yale Record.

...Will Take Them All.—Teacher: "Let us pray for the day when in our country there will be no North, no South, no East, no West.

...Mrs. Younghub: "Oh, Ferdy! I have such a surprise for you!" Mrs. Younghub: "You have, love?" Mrs. Younghub: "Yes, dear. See this sweet little dog I bought for us!

.... (Lynched)—Bronco Pete: "Yes, lady; I wuz wid yer son w'en he died. He looked jes' like an angel, too, w'en he wuz dyin'."

.... "Here, take my seat, lady," said the little boy on the car as he sprang from his father's knee and doffed his hat.

.... Wanted a Blazer.—"I am truly sorry, Johnny," said the friend of the family, meeting the little boy on the street, "to learn that your father's house was burned down yesterday.

... Was He Afraid of Appendicitis?—"Little Jack Horner sat in a corner Eating a Christmas pie; He put in his thumb and pulled out a plum, And the question arises—why?"

"Twas the night before Christmas And all through the house, Not a creature was sleeping, Not even a mouse.

... A clergyman tells an amusing story of a worthy vicar in a rural parish who had waxed eloquent in the interest of foreign missions one Sunday, and was surprised on entering the village shop during the week to be greeted with marked coldness by the old dame who kept it.

Puzzles.

THE INDEPENDENT offers the following PRIZES:

For the best set of answers to this week's puzzles, we will send "A Voyage to Viking-land," by Thomas Sedgwick Steele.

THE INDEPENDENT invites all readers, whether regular subscribers or not, to contribute original puzzles to this department.

Every month a fresh set of prizes will be offered. For the four best puzzles received during December the following prizes are offered:

FIRST PRIZE.—"Fireside Stories, Old and New," in three handsome volumes.

SECOND PRIZE.—"Lazy Tours in Spain and Elsewhere," by Louise Chandler Moulton.

THIRD PRIZE.—A "Bagster Bible,"—Comprehensive Teacher's Edition.

FOURTH PRIZE.—"Old Country Idylls," by John Stafford.

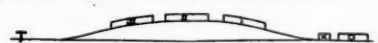
Answers will be printed two weeks after the puzzles. This will enable solvers living at a distance to forward answers.

Address all communications for this department as follows:

PUZZLES, Care of THE INDEPENDENT, 130 Fulton St., New York City.

A RAILROAD PUZZLE.

[The appropriate prize for this and the following puzzles will be a little romance of travel by Prof. Brander Matthews, entitled "In the Vestibule Limited."]



A freight engineer has a train of forty cars, with an engine, on the main line of a single-track railway. There is a "siding" which will hold one hundred and twenty cars, and on it are three freight trains of forty cars each, without locomotives.

In the diagram, T stands for the terminus, X is the engine, O the original train, and 1, 2 and 3, the trains on the siding. It would be advisable to make an enlarged diagram, with bits of paper for the trains and engine, before trying to solve the puzzle.

ZIGZAG.

The zigzag, beginning at the upper left-hand letter, will spell the name of a famous man who was born eighty-nine years ago to-day.

Reading Across: 1, A short journey; 2, the science of reasoning; 3, to fore-run; 4, to pain acutely; 5, to throw; 6, a large fish; 7, to have a particular direction; 8, a whitlow; 9, a feminine relative; 10, to

ring; 11, to crowd; 12, to pilfer; 13, concise; 14, out of breath; 15, not the same; 16, a wild animal; 17, a European fresh-water fish, of the carp family, very tenacious of life; 18, separate articles in an account; 19, hasty; 20, a skinflint; 21, interior. S. T. DANA.

NUMERICAL ENIGMA.

I am composed of eighty-one letters and am a quotation from Plato.

My 24, 18, 42, 59, 53 is to search to the bottom; my 64, 9, 62, 35, 29, 6 is a soft, downy substance; my 75, 12, 3 is suitable; my 38, 77 is a pronoun; my 60, 81, 49 is to utilize; my 27, 30, 73, 67 is to adapt; my 10, 34, 44, 71 is custom; my 36, 22, 65, 7 is to exhibit; my 70, 2, 11, 25 is to cut into pieces; my 21, 51, 16, 45, 32 is to give up; my 28, 80, 56, 13, 17, 50, 40 is wholesome; my 74, 57, 46, 15, 20, 76 is firmly established; my 54, 1, 19, 61, 41, 43, 68 is to stammer; my 52, 37, 79, 58, 66, 48, 55, 8 is vigor; my 4, 23, 47, 26, 31, 5, 33, 14 is one of the United States; my 78, 39, 69, 72, 63 is another of the United States. K. C. B.

ANSWERS TO PUZZLES OF DEC. 3.

DOUBLE ACROSTIC.—Primals, The battle of; finals, Hohenlinden. 1, Thoth; 2, Hiogo; 3, earth; 4, Bible; 5, alien; 6, trill; 7, Terni; 8, lemon; 9, ephod; 10, opine; 11, feign.

SOME FAMOUS TORIES.—1, Prefatory; 2, laboratory; 3, observatory; 4, dormitory; 5, prohibitory; 6, preparatory; 7, dilatory; 8, offertory; 9, territory; 10, migratory; 11, transitory; 12, refractory; 13, directory; 14, predatory; 15, pulsatory; 16, mandatory; 17, montory; 18, oratory; 19, hortatory; 20, depository; 21, repository; 22, promontory; 23, minatory; 24, victory.

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Cut Feed for Horses.

ALL farmers use cut feed for horses when at hard work, because there is a great saving in the labor needed to digest cut feed. If mixed with some grain meal, and wet so that the meal can only be got by eating the cut feed mixed with it, the whole will be chewed sufficiently to moisten it with saliva, which is necessary to quicken digestion. But this economy in feeding cut feed is also important when the horse is not working. If the cut feed is cornstalks, it should always be steamed or wet with very hot water, so as to soften the cut ends of the stalks,

which may cause injury. This is best also if hay or straw is cut, particularly wheat or rye straw, which, being harder than cut hay and less nutritious, is not so likely to be thoroughly chewed. The stomach of the horse needs a slight irritation. This is the advantage which the oat has over other grains. Its hull helps the grain to digest better, and this makes the horse feel frisky and able to do his best. It is an old saying of farmers that when an old horse begins to act unusually coltish he has probably "got an outstanding conerwise against his stomach, and he jumps around so as to get it out." It is a homely illustration, but may have much truth in it.—*American Cultivator.*

Work Indoors and Out.
Work and Wages of the Country School-Teacher.

BY DR. GEO. G. GROFF.

You will find the little schoolhouse in Frog Hollow, Hard Scrabble, Tight End Muddy Lane, Jug Hollow, The Swamp, Pine Grove, or on Bleakside—or, rather these are often the sites selected. In my own county, where two roads meet, the school house is set in the corner of the field in a line with the farmers' fences. This saves the expense of fencing any school grounds, for there are none. The children play in the public road, or in the neighbors' fields.

The schoolhouses are of stone, brick, boards or logs, whichever material is most convenient and cheapest. In Pennsylvania, the log schoolhouse is now very rare, and since the State has become liberal in its appropriations, they are commonly in good repair; but not many years ago, it was reported necessary to call the roll at frequent intervals to ascertain whether or not children had fallen through the floor, or had been frozen in very cold weather.

The teachers are of both sexes, and of all ages. It has been one of the greatest evils from which rural schools have suffered, that they have been so largely taught by girls in their early teens, and by boys who had nothing else to do, and so taught until they could decide upon their life work, or until something more congenial offered itself. There is, however, a considerable number of men and women teachers of mature age in all counties. In many places the teachers are farmers, stonemasons, plasterers, and others who follow a trade in summer and teach in winter. In most districts young teachers seem to be preferred to those past the prime of life.

The duties of the country teacher are varied. He is janitor, opening and closing the house, making the fires, sweeping and keeping clean the building, ringing the bell, cutting wood, shoveling paths, and performing all other duties belonging to the janitor—unless he can persuade the larger girls that it is their duty to keep the building clean, and the boys that it is their work to cut the wood, shovel the paths, etc. Generally it is understood that the pupils are required to do these things, altho rebellions often arise from attempts to enforce such regulations.

Sometimes the teacher will unite other duties to those of the schoolroom, thus filling in the evening hours and Saturdays. Thus we find teachers who are assessors, tax collectors, book agents, gardeners, canvassers, and occasionally physicians and ministers. The men who thus combine the two occupations are the more ambitious teachers, and soon drop out of the profession. The county teacher is expected to teach in the Sunday-school, attend the singing and debating schools in his district, and to take a leading part in all works of benevolence and charity.

The pupils are from all classes of homes—rich and poor, clean and filthy, healthy and sick, white and black, brown and yellow—Americans, Irish, German, Poles, Hungarians, Bohemians, Russians and Africans may all be found in the schools in some portions of Pennsylvania. There is, however, in all portions of the State, an entire absence of large boys and large girls. The education of most country children is completed by the time they are fifteen or sixteen years of age; at least, so far as their home school is concerned. Twenty years ago it was different, and then young men and young women were accustomed to attend a few months each winter until they were twenty-two or twenty-three years of age.

The compensation of the teachers is less than a good workmen can make in almost any trade. The average salary of male teachers, in 1895, was \$44.78 per month, and of female teachers \$38.28; and this for only six months of the year. The lowest salary paid per month was

\$17.14, and the average in the same county was \$22.15. It may be interesting to note that the people in this county are thrifty and intelligent, and by descent they are almost entirely New Englanders. The Pennsylvania Dutch pay their teachers much better salaries. It should be explained, however, that in some cases, where the published reports give a very low salary, board is included. In such cases the teacher "boards around"—a good old custom by means of which teachers become acquainted with their patrons. In some cases, also, taxes are paid in boarding the teacher, and in such districts the teacher frequently finds difficulty in getting to all the homes where his presence is desired. Five to eight dollars a month is paid for board and room in the counties where the salary is smallest.

It must not be supposed that under these conditions the teachers are all poorly qualified for their work. Earnest and cultured men and women are to be found all over Pennsylvania who are giving their lives to the work of training the young. Among these are men who, for various reasons, have abandoned the professions of medicine, the ministry, and college and normal school graduates who, for various reasons, have remained at their homes, and in the winter teach. These persons exert an immense influence for good in the communities where they reside. Many teachers, however, have had no preparation for their work, except what they received in the very school which they teach, or perhaps have been for a "term" at the Normal School or an academy.

The country school-teacher has his trials, and some of them are severe. As a rule, the children in his school are of all grades, and he finds it difficult properly to classify them. This is now easier, however; for the State furnishes the books, and the boy who has only a Fourth Reader can be put in the Second Reader, if that is his proper place. Country children do not attend school regularly. Many parents keep them at home more than half the time to work; for there are many things which children can do upon farms as well as adult hands. But they also remain at home to fish, hunt, gather nuts, and for many other purposes.

The county school is not liberally supplied with reference books, charts, blackboards or apparatus, tho there has been a great advance made in recent years, especially in that kind of material which is made for sale rather than for use.

The teacher and the school suffer from a desire on the part of the patrons for frequent changes of teachers. Formerly, when there were three terms in the year, many schools changed teachers every two months. Now they change every six months, which is as often as the law will permit. This is brought about partly because the Directors have so many relatives for whom they must provide, and these persons often teach best when they are frequently shifted from school to school, and to make room for these incompetents really good teachers must become educational tramps.

Another trial of the teacher is the annual examination. College and normal graduates are free from all examinations. Other teachers are examined yearly for five years, when they may apply for a permanent certificate, which, upon passing a proper examination, is granted. Many teachers, however, never apply for the permanent certificate, but, year after year, submit to an examination. Such teachers seldom improve in scholarship, and in time drop out of the ranks.

Once during the school term the teacher has a grand holiday. It is the week of the annual Institute. Then all the young men and young women go up to the county seat and listen to lectures from grave and learned men on "Education in Ancient Greece and Rome," "Methods of Instruction," "Psychology of the Child," "Psychology of Number," "The Origin of Language," "How to Teach the Alphabet," etc., etc. They diligently improve their time, and it is always noted

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that soon after an Institute, a number of the young ladies hand in their resignations. This they find necessary in preparing for more interesting duties, as the mistresses of new homes.

Pennsylvania now appropriates \$5,500,000 yearly to her public schools and \$15,000,000 more is raised by local taxation. Houses which are veritable palaces are being erected in all the cities and towns, and also in country places. Attendance upon school is now by law compulsory until the child is fourteen years of age.

It will be asked, what results are obtained in the rural schools? It must be answered that the results are surprisingly good. The writer has in normal school and college been able to test these country boys and girls for the past twenty-five years, and he finds them fully as well prepared at the same age as children from the best city schools. Indeed, if anything, these country boys and girls will graduate earlier in life from normal school and college than do the town and city pupils, and will on the average be fully as well equipped for their life work.

LEWISBURG, PENN.

Schools of Horticulture.

BY E. P. POWELL.

THE newest and best stage of agricultural instruction is the School of Horticulture. This school is held under the auspices of the Experiment Station Extension, or Nixon, Law, which, of three years, has given funds for the promulgation of horticultural knowledge in Western New York. Its territory in the Fourth Judicial Department, comprising twenty-two counties, of which the easternmost are Jefferson, Lewis, Herkimer, Oneida, Onondaga, Cayuga, Seneca, Yates and Steuben. The demands of this law are met by conducting experiments, by publishing the results of these researches in bulletin form, in sending agents or experts to examine orchards and plantations when advice is needed, and in the holding of schools in which the various matters of science and practice pertaining to fruit growing, gardens and greenhouses are discussed. The instructors who take part in these schools are Mr. George T. Powell and professors in the State Agricultural College, which is an integral part of Cornell University. Among the more active teachers are Professors Roberts, Lodeman, Slingerland, Clinton and Mrs. Comstock, under the leadership of Prof. L. H. Bailey. Some or all of these persons are present at every school.

These schools are free to every one. "It is especially desired that the women and young men should attend them." Each session is devoted to one general subject, and all questions upon that subject are reserved for that occasion. It is the purpose of these schools to awaken an interest in rural affairs and to inspire correct methods of observation and thinking, quite as much as to give explicit direction for horticultural work. Citizens are expected to make displays of flowers, fruits and vegetables. Participants are requested to bring in all specimens of insects, diseased plants, and the like, concerning which they desire information.

"Come prepared to learn, not to criticize. Bring notebook and pencil. If forty or fifty earnest persons are in attendance at all the sessions, the school will be a success; but it is desired to reach as many people as possible. A course of reading will be laid out at the school for all who desire to take it up. The local rural societies should further this work. The value of the school will depend greatly upon the extent to which it stimulates further reading and study."

Whenever practicable, it is desired that one session, or a part of a session, be given to the children of the public schools.

A recent session of this school at Clinton discussed flowers, leaves, branches, buds, insects, orchard culture, the philosophy of pruning, fungi, budding, and grafting, the chemistry of plant and food,

and how to pick, pack and export apples. The whole school was intensely interesting as well as practical. It is a real school, not an institute. The teachers are teachers, and hold that position.

The chief difficulty with these schools held in the farmers' working season is to secure the attendance of large numbers most needing the instruction afforded. Probably if continued persistently for several years the success would be nearly complete. There is, however, an inclination on the part of the instructors to try reaching the people more completely by going to each school district. The movement, led by the Hon. Abram S. Hewitt, of New York, will be pushed; and we shall have next winter a report as to what system is most sure to reach the largest number of agriculturists. The fact is the farmer has not yet learned and does not believe that farming is a science. He goes ahead till he runs against an obstacle, and then wastes years by not knowing how to surmount it. A new insect ruins him. His crops are swept away by a new fungoid disease; and he is helpless. These schools aim to cover direct practical help and instruction concerning local difficulties as well as general.

CLINTON, N. Y.

Flower Notes.

BY "MARGUERITE."

Asters.—The White Branching Aster is one of the strongest growers, and the large, pure white flowers are from three to four inches in diameter, and borne upon long stems which make them excellent for cutting. The blossoms have the appearance of large, graceful chrysanthemums, for the petals are more or less twisted. They continue to bloom until very late in the fall.

Black King Heliotrope.—The Black King, which is so named from the fact that its blossom is almost black, is a most beautiful variety of heliotrope; equally adapted to indoor or outdoor cultivation, blooming profusely in either case. To be successful in its culture, start plants, which can be readily grown from the seed, very early. Constant but careful repotting tends to produce a stocky, thrifty plant. It need not be hurried in its final transplanting out-of-doors, as it is very sensitive to chill or frost. It should be put in a bed made of about equal parts of loam, rotted turf, sand and well-rooted stable manure. This heliotrope should never be placed near a plant or shrub which will shade it, as it needs sunshine, and should receive all that is possible.

Red Mignonette.—The Giant-flowered Red Mignonette is a plant of vigorous growth, compact in habit, reaching the height of sixteen inches. It blossoms freely, the flower spikes are very large and of pyramidal form. The blossoms are of an intense bright red color, and unequalled in size by any other variety.

Chrysanthemums.—All chrysanthemums are hardy if the plants are set out in the spring, altho the finer sorts are more

sensitive to frost, and not as lasting when in bloom. Those of the autumn-blooming class are sometimes raised from seed, but the usual way is to start them from cuttings. These are taken from young side shoots of the old plants, and inserted early in the spring in sand in a temperature of from fifty-five to sixty-five degrees. In a short time they will form roots, and should then be potted in small pots. Use rich, turfy loam and sand for potting soil, and never allow the plants to suffer for want of moisture about the roots. Shift into larger pots as the plants grow, and pinch the tops back to promote a bush form. Continue shifting and pinching till the plants are in seven-inch pots, and ready to form buds; then, as the buds develop, remove the surplus ones, leaving only the central ones to develop. Apply liquid manure occasionally while the plants are budding and blooming. During the heat of the summer keep the plants in a shady place, the pots plunged in coal ashes, and water freely. Syringe once a week to keep off thrips and green-fly.

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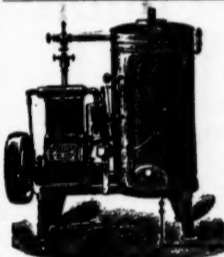


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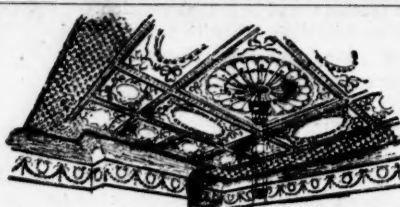
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